

7-2004

July 2004

Inland Empire Business Journal

Follow this and additional works at: <http://scholarworks.lib.csusb.edu/iebusinessjournal>



Part of the [Business Commons](#)

Recommended Citation

Inland Empire Business Journal, "July 2004" (2004). *Inland Empire Business Journal*. Paper 183.
<http://scholarworks.lib.csusb.edu/iebusinessjournal/183>

This Article is brought to you for free and open access by the John M. Pfau Library at CSUSB ScholarWorks. It has been accepted for inclusion in Inland Empire Business Journal by an authorized administrator of CSUSB ScholarWorks. For more information, please contact scholarworks@csusb.edu.

Specials

Marketing/Public
Relations
Supplement

Casual Dining

INLAND EMPIRE business journal

www.busjournal.com



Bonnie Hodge and Marian McMaster
RC Women's Club
See Page 6

CLOSE-UP

VOLUME 16, NUMBER 6

JULY 2004

\$2.00



Downtown Palm Springs

AT DEADLINE

Indian Wells Golf Resort Stands Out

The east course at The Golf Resort at Indian Wells was recently listed in *Golf Digest's* new guidebook, "Best Places to Play 2004 - 2005," as one of the best public access golf courses in the United States, Canada, Mexico, Bermuda and the Islands, announced Indian Wells Mayor Mary T. Roche. Some 20,000 *Golf Digest* readers evaluated

continued on page 20

It's Not Your Daddy's Desert Anymore; *It's Easier for Businesses to Survive the Summer Doldrums*

by Patt O'Neill

Having lived in the Coachella Valley for over 16 years, this writer can personally attest to the growth-on-steroids trend of the Inland Empire and its effect on the desert resort communities. Sixteen years ago, they rolled up the sidewalks here in the summer. All the hotels and most boutiques took a three-month overheated siesta. Today, the hotels only close off-

season for refurbishing.

What is fueling this trend? No longer the land of the nearly dead and newly wed, the burgeoning Coachella Valley population makes a more viable year-round customer base as the primary driving factor. There are approximately 7000 housing units on the books in Palm Springs that are yet to be built over the next few years. These

continued on page 2

Retail Development Hits Decade High.... Market Expected to Stay Healthy

The introduction of new home communities throughout the region and strong retail sales growth are spurring retail development, despite concerns that the area is becoming over-retailed. National discount retailers believe in the long-term potential of the

continued on page 39

Special Sections

NEW BUSINESSES

page 46

CALENDAR

page 50

Inland Empire: Private Sector Doing Fine, Government Sector Hurting

by Michael Bazdarich, Senior
Economist, UCLA Anderson
Forecast

The Riverside-San Bernardino economy has grown almost without a hitch over the last few years. While the U.S. recession and sub-

continued on page 2

SURE-HIRE SOLUTIONS AT YOUR FINGERTIPS

(800) 564-5644 • www.appleone.com

• Temporary Staffing • Full-Time Placement • Temporary-To-Hire

appleone

Inland Empire: Private Sector Doing Fine, Government Sector Hurting

continued from page 1

sequent sluggish growth cut into local industrial sector activity, the related plunge in mortgage interest rates helped further stoke housing activity in the Inland region. That, in turn, drove robust growth in population-related sectors such as real estate, retailing, and consumer services.

As U.S. industrial sector growth has resumed in the last year, that improvement has taken hold in the Inland Empire as well. At present, then, private sector activity is in a "sweet spot," enjoying growth in manufacturing, logistics, construction, and retail sectors. The only drags at present are the continuing effects of state budget woes, which are driving widespread losses in state and local government jobs.

The region has enjoyed the strongest job growth of major U.S. metro areas over the last few years, and it is on pace to repeat that performance in 2004. In fact, private sector job growth advanced at a 4.9 percent seasonally adjusted annualized rate through April, compared to 4.1 percent in 2002 and 1.9 percent in 2003. (The 2003 datum is

still preliminary and will probably be revised upward eventually.) Private sector job growth is being driven by turnarounds in factory and logistics jobs, reflecting the U.S. industrial sector rebound starting last summer, and by continued strong growth in construction, retailing, etc.

Meanwhile, again, government jobs are in decline, mainly in education. The Inland region's CSU and UC campuses are reported to have shed 500 jobs (-5 percent) over the last 18 months, while local K-12 education shed 4,000 jobs (-4 percent) over that period. County agencies have reduced employment by 2,300 jobs (-7 percent). With the region's population up 2.9 percent in 2003, with even faster growth occurring this year, and with school-age children a relatively large share of the Inland population, the cuts in government jobs are surely straining the provision of local services.

An end to state budget woes is nowhere in sight, and cities and counties are now fretting about whether the state will dip into its share of sales tax revenues, so the

continued on page 28

It's Not Your Daddy's Desert Anymore; It's Easier for Businesses to Survive the Summer Doldrums

continued from page 1

permits have a value today of \$24 million, up 311 percent in one year. This is in a city of approximately 43,000 people.

"We anticipate that it will continue at this pace over the next five to seven years," says Cathy Van Horn of the City of Palm Springs. Other low desert communities are having a similar building trend.

This growing population is increasingly wealthy. The economy here used to be quite feudal — the very rich people and the people who cut their grass and washed their sheets. The middle class was very small.

Today, the middle class comprises a healthier demographic of 23 percent in the \$50-\$100 thousand income bracket.

A second factor is increased tourism. The City of Palm Springs markets the city heavily in Europe, consequently Brits and Germans love coming here when it is hot enough to melt the wax off your car body; it's a kind of macho novelty: "I survived Palm Springs in the summer" bragging rights back

home. They party and shop, paying particular attention to the desert outlet centers. Even Canadians are increasingly coming later in the season and staying later into the hotter months.

It's not just European tourists. Many young families come in for long weekends from other parts of the Inland Empire and other So. Cal locations because the kids are out of school and they are free to travel. This is an age 25-40 demographic.

A third component of the boom is the opening of the several tribal casinos in the Palm Springs area. The Agua Caliente Band of Cahuilla Mission Indians have two casinos and one hotel, the Morongo Band has a casino and is building a 12-story hotel, the Cabazon Band owns the Fantasy Springs Casino with an adjacent hotel under construction, the 29 Palms Band with the Trump 29 Casino, and the Augustine Band has the Augustine Casino.

continued on page 5

California Chamber Applauds Signing

The California Chamber of Commerce applauded the signing of the Free Trade Agreement with Central America recently at the Organization of American States in Washington, D.C. The agreement (CAFTA) was signed by U.S. Trade Representative Robert Zoellick and trade ministers from Costa Rica, El Salvador, Guatemala, Honduras and Nicaragua. The agreement now goes to Congress for approval. The Dominican Republic is also due to be included in CAFTA, pending Congressional consultation. Representatives of the Dominican Republic attended the signing as observers.

"The California Chamber of Commerce applauds the signature of the Free Trade Agreement between the United States and Central America. This agreement will create a seamless business environment between the economies, bringing measur-

able business benefits in all sectors," said California Chamber President Allan Zaremberg. "This agreement will bring benefits directly to California."

Under the agreement, more than 80 percent of U.S. exports will be able to enter CAFTA countries duty-free immediately after taking effect, with all products having duty-free access in 10 years. The United States and the five Central American countries share almost \$25 billion in total (two-way) trade in goods. Leading U.S. exports to Central America include textiles, machinery, electrical machinery and equipment, and plastics. Leading U.S. imports from Central America include apparel products and edible fruit. The U.S. is the main supplier of goods and services in Central American economies. Forty percent of total goods imported by Central America comes from the United States.

The California Chamber of Commerce supports this free trade agreement because:

- A U.S. Central American Free Trade Agreement is a critical element of the strategy of the United States in seeking to liberalize trade through multilateral, regional, and bilateral initiatives.
- A CAFTA will complement the goal of completing a Free Trade Area of the Americas (FTAA).
- A CAFTA will increase momentum toward lowering trade barriers and set a positive example for other small economies in the Western Hemisphere.

The California Chamber, in keeping with long-standing policy, enthusiastically supports free trade worldwide; expansion of international trade and investment; fair and equitable market access for California products

abroad, and elimination of disincentives that impede the international competitiveness of California business. New multilateral, sectoral and regional trade agreements ensure that the United States may continue to gain access to world markets, resulting in an improved economy and additional employment of Americans.

The California Chamber is the largest broad-based business advocate to government in California. Membership represents one-quarter of the private sector's jobs in California and includes firms of all sizes and companies from every industry within the state. Leveraging its front-line knowledge of laws and regulations, it provides products and services to help businesses comply with both federal and state law.

The Alter Group Enters California National Developer to Build 1.35 Million SF in the Booming Inland Empire Region

As part of its plan to expand its national industrial and office development and investment activities, The Alter Group will develop two mega-sized distribution centers totaling more than 1,350,000 sq. ft. in Fontana and Rancho Cucamonga, two of the fast-growing cities within California's Inland Empire region.

Michael J. Alter, president of the Chicago-based national corporate real estate development firm, said he is excited to be entering the California market. "We've wanted to be in California for some time. These two investments put us immediately on the radar screen in the nation's strongest industrial market. We will look to build on our entry into California with additional industrial and office development and investments."

The Inland Empire, approximately 40 miles east of downtown Los Angeles, occupies a central

position crisscrossed by railroads and interstate highways and is Southern California's newest development frontier.

"The ability to receive and re-ship containers quickly is essential to distribution operations," Alter said. "Fontana and Rancho Cucamonga are prized distribution hubs because of their strategic locations for logistically sensitive users seeking large state-of-the-art distribution centers. These cities are the focal point of West Coast logistical operations for distributors serving booming Asian markets. Because the region is close to the crucial Pacific Ocean ports of Long Beach and Los Angeles, both Fontana and Rancho Cucamonga are expected to continue to grow dramatically — including the nation's highest job creation rate — thanks to solid distribution positioning and an ample

labor pool."

According to Patrick E. Gallagher, senior vice president, The Alter Group, "With international trade's recent surge to more than 25 percent of the U.S. economy, demand for efficient distribution centers has taken on a new urgency. Big box distribution facilities like Fontana and Haven let companies optimize their supply chains and consolidate what previously were multiple sites into larger, more efficient mega centers. Rail, highway and airport access are critical to manufacturers and distribution firms that want to increase global presence and expedite customer deliveries by operating on a just-in-time basis," Gallagher said.

"With a sizeable workforce and the necessary infrastructure in place, the Inland Empire is poised to experience new significant

growth. Demand is particularly intense for large cross-dock distribution facilities with 28' to 32' clear heights—or even higher; ESFR sprinklers; super-flat floors; and significant trailer storage." The Inland Empire is a two-county 32,293-square-mile region—encompassing Riverside and San Bernardino counties—that is noted for its extraordinary economic growth. This massive industrial market and West Coast distribution hub has approximately 3,874 buildings totaling more than 275,000,000 sq. ft.

The region's extensive highway infrastructure includes I-10, which connects Los Angeles, Phoenix and Dallas; I-15, which connects San Diego, Mexico and Las Vegas; and the California 30/2-10 extension currently under construction. This benefits the more than 25 long-distance and regional

continued on page 17

"Discover the Newly Renovated Doubletree Hotel Ontario... Innovative, Elegant, Memorable."



PORTER'S PRIME STEAK HOUSE

"Serving an extraordinary dining experience."

Porter's is proud to feature USDA Prime Midwestern Beef, the highest quality and most flavorful steaks available, along with exceptional Fresh Seafood and Chops. Experience Porter's specialty martinis and extensive wine list. After dinner enjoy your favorite cognac, port or a selection from our tantalizing dessert menu. Semi-private dining room available. Reservations required. Located in the DoubleTree Hotel Ontario. Serving lunch Tuesday through Friday, Sunday brunch, and dinner seven nights a week. For reservations call: (909) 418-4808

222 NORTH VINEYARD AVE. • ONTARIO
PHONE: (909) 937-0900 • FAX: (909) 937-1999
www.ontarioairport.doubletree.com



INDEX

This July in the Inland Empire Business Journal!

News and Features

It's Not your Daddy's Desert Anymore by long-time desert resident, Patt O'Neill, paints a fascinating picture of the constantly evolving culture of Palm Springs and its business community during the summer.1

Retail Development Hits Decade High ... Market Expected to Stay Healthy. We certainly see this trend in the Inland Empire as new home communities and strong retail sales growth spur retail development. Some concerns arise regarding this trend, however.1

Inland Empire: Private Sector Doing Fine, Govt. Sector Hurting. Michael Bazdarich, senior economist, UCLA Anderson Forecast, reports on the differences and what they portend.1

California Chamber Applauds Signing of the Free Trade Agreement with Central America at the Organization of American States in Washington, D.C. The chamber believes that this agreement will bring benefits directly to California.3

Be Responsible for Your Own Financial Security. There is no job security anymore, says well-known productivity consultant and author, Denis Waitley. Some very important pointers for your future financial well-being.29

Take a Hike! ... at the Aerial Tramway. Volunteers for the Mount San Jacinto State Park and Wilderness Area are guiding nature walks on weekends through Labor Day. Grab your boots and join them!31

A Walk Through Victoria Gardens by the Journal's Joe Lyons, describes the opulent new 'downtown' being built in Rancho Cucamonga...a new concept.31

Age-related Eye Disease: A Silent Epidemic is a very important health article provided by Macular Degeneration Research, a program of the American Health Assistance32

EDITOR'S NOTE:

This month, the Journal features the business atmosphere of the beautiful desert city of Palm Springs during the summer. We focus on casual dining in Ontario and Rancho Cucamonga and share in the excitement of the under-construction Victoria Gardens, which will provide a central 'downtown' for the city of Rancho Cucamonga. Marketing/public relations is a subject that is receiving more and more attention in the Inland Empire, as the area expands at an exponential pace. We also profile some fascinating people who help to make the I.E. such a fascinating, dynamic and friendly place to live and work, or to visit, after which many decide to become residents...can't blame them.

INLAND EMPIRE
business journal

e-mail addresses

William J. Anthony (Board Chairman)williamj@busjournal.com
Ingrid Anthony (Managing Editor)ingrid@busjournal.com
Mitch Huffman (Account Manager)mitchah@busjournal.com
Georgine Loveland (Editor)leb@busjournal.com
Web Sitewww.busjournal.com

Columns

Close-Up	6
Corporate Profile.....	7
Law.....	8
Opinion/Commentary.....	10
Computers/Technology	16
Marketing/Public Relations Supplement	11-14
Corner on the Market.....	15
Getting Organized	16
Inland Empire People	18
Managing.....	19
Banking	28
Second Page 1	31
Health	32,34
Education	33
Desert Journal	36
Real Estate	38
Employers	41
Restaurant Review.....	43
Manager's Bookself.....	44
Executive Time Out.....	45
Calendar	50

INLAND EMPIRE
business journalPUBLISHED BY
Daily Planet Communications, Inc.BOARD CHAIRMAN
William AnthonyMANAGING EDITOR
Ingrid Anthony

PUBLISHER'S ADVISORY BOARD

Julian Nava, Ph.D., Former U.S. Ambassador to Mexico
Stephen C. Morgan, President, University of La Verne
D. Linn Wiley, CEO, Citizens Business Bank
Barbara L. Crouch, Human Resource Consultant
Dr. Jerry Young, Former President, Chaffey College
Bruce Holden, Partner, Attorneys at Law
Cliff Cummings, Toyota of San Bernardino

CORRESPONDENTS AND COLUMNISTS

Eric R. Glade	Ken Bernardi	Gerry Murak	Christine Rolfe
Cliff Morgan	Lisa Porter	John Strelecky	Noah Cirincione
Joe Lyons	Lydia Ramsey	Pam Lontos	
Norman Neddemeyer	J. Allen Leinberger	Joe John Duran	
S. Eric Anderson	Richard L. Cravats	John Koebeler	

STAFF

Editor: Georgine Loveland
Travel Editor: Camille Bounds
Art Director: Mary DeLira

Account Executive: Paul Crosswhite
Administrator Asst.: Jessica Miller
Administrator Asst.: Sondra Olvera

It's Not Your Daddy's Desert Anymore;
Its easier for Businesses to survive the Summer Doldrums

continued from page 2

The most recent, and the fourth, factor is the recent increased influx of gays into the Valley. Although this is a population increase in general, it is such a markedly large factor that it deserves its own category. Palm Springs is the first US city to have the distinction of a gay mayor and gay majority on the City Council. Many of these gay men and women are opening businesses. Over 90 percent of the houses in one new development is owned by gays. The US population overall has about 10 percent gays; in Palm Springs, 43 percent of the population is gay. Twenty-eight percent of these gays have an income over \$100 thousand, compared with only eight percent of the overall Coachella Valley population. For comparison, the mean family income of the wealthiest six of the nine Coachella Valley cities is \$55,852, according to the web site of the Coachella Valley Association of Governments. Many of them [gays] have money to burn, according to Nino Eilets, Advertising and Marketing Manager for the Bottom Line, a local gay-oriented newspaper. "We have a readership that stays constant year-round."

Nevertheless, it is still the off-season in the summer. Hotel prices are half of what they are in the four-month core season of January through April. Business does fall off, even if not to the degree that it did over a decade ago. Diane Weeks of Oasis Natural Foods estimates a 35 percent decrease in her sales, which is reflected in the decrease in Valley population from about 507,300 at its season peak, to a year-round population of 366,800, according to Bob Marra, publisher of Wheeler's Desert Letter.

Ms. Weeks cuts back in the hot months, replenishing her stock in much smaller quantities, nor will she pick up any new

products. Some of her suppliers will let her ride on payments until September. "I tighten the belt and make it through. It's not easy," she said.

The Spa Resort, the hotel connected to the Agua Caliente tribe's casino, changes promotional strategy for the summer. They advertise more regionally to attract families that are free to travel in the summer. Jim Metzger, the hotel's general manager said they have a database in which they note which of their visitors came in off-peak and summer times because they know these guests are free to travel then. They then offer them something exciting, like cheap golf, spa experience, breakfast and low room rate packages — emphasizing that this is a great destination for the kids. The hotel uses glossy direct mail and keeps a strong internet presence. "We choose to engage and stay involved," said Metzger, versus watching business fall off.

Like many of the business owners interviewed, Joy Meredith of Crystal Fantasy in Palm Springs, a boutique on the strip, realizes that "locals are my bread and butter. Tourists are the icing on my cake." Meredith, president of Mainstreet Palm Springs, the downtown business owners association for the past few years, actually hires more people in the summer and is even thinking of expanding her hours to take advantage of increasing numbers of tourists and locals out in the morning and late evening. "I stay in business because I love what I do," she said, reflecting the passion that other successful business owners expressed.

Creative thinking is a must. Chris Johnson, co-owner of the new Peppertree Bookstore raised eyebrows in Palm Springs by opening his store at the beginning of the summer season. He did know what he was get-

ting into and that his timing was odd. It just happened that was when the storefront was available. He plans to show free eclectic documentaries in order to get people into the store, and to stage cooperative events with other organizations. For example, he just did an event with Animal Samaritans, who brought several guinea pigs to the store for a children's story time. He is also going to organize book clubs and obtain a street fair booth with authors selling their own books. It doesn't hurt that he is well-connected enough to bring in authors like Arianna Huffington and Deepak Chopra.

Finding that niche is mandatory in an era of big chains, and Pam Chandler of Camelot Theaters in Palm Springs, the local art movie house, conceded that attendance fell off approximately 50 percent in the past. This has now changed. The Camelot recently screened a film noir festival that Chandler claimed was packed. "We have a lot of loyal local patrons," she said. They do not lay off any employees in the summer. In fact, they just hired two people

and plan to hire two more in July. The attached restaurant and bar are part of what Chandler characterized as the "Camelot Experience."

Kathryn O'Shaunessy, owner of Godwin's European Hairstyling in Palm Desert, says summer schummer. For her, "There is no season," she said, "it's full time." She has a very perky full-speed-ahead-and-damn-the-naysayers attitude that keeps her booked solid through the summer and unable to take on any new clients. She also does it with meticulous service to locals, an attitude she says is "treat my customers like gold."

Even though it is geographically part of the Inland Empire, the Coachella Valley has always had an insular business climate with a unique business culture. To survive the extreme fluctuations of our seasonal economy takes a lot of flexibility, creative marketing, passion for business, attention to service, perseverance and intelligence. This desert community is beautiful, the air clean, the economy booming, the summer brutal, the winter a warm and sunny paradise.

SUBSCRIBE NOW! INLAND EMPIRE
business journalYou Are What You Know!
Get the news you need

Yes! I want to subscribe to the Inland Empire Business Journal

- ☐ One year \$24 annual subscription ☐ Two Year \$48 — Includes 2004 Book of Lists (A \$30 Value)
☐ My check is enclosed
☐ Charge to my credit card: ☐ Master Card ☐ Visa Exp Date _____

Credit Card No. _____
Signature _____

Company _____
Name _____
Address _____
City/State _____ Zip _____
Phone # _____

Make checks payable to: Inland Empire Business Journal
P.O. Box 1979, Rancho Cucamonga, CA 91729
Fax (909) 989-1864 For more info, call (909) 989-4733

CLOSE-UP

Not Your Mother's Kind of Woman's Club

by Georgine Loveland

When I was asked to speak on public relations and the media at the California Federation of Women's Clubs' Convention recently in Burbank, I certainly didn't expect to meet a lot of ladies decked out in lavender and old lace, but I was amazed and inspired by the beautiful and sophisticated ladies in the audience and the electric energy level in the room. It was one of the most exuberant, curious, intelligent and interactive groups I had ever had the pleasure of speaking to. It was quite daunting, actually.

Right from the get-go, these women were right on the money with their questions. Many were involved with nonprofits; some were journalists; others needed advice about contacting the media regarding church and school events or were just interested in the various aspects of public relations.

And that is how I met Bonnie Hodge. Mrs. Hodge took one of my business cards, and shortly thereafter, she sent a note saying she would like to speak to me about the mission of the Rancho Cucamonga Woman's Club, where she is the publicity chairman and editor of the club's monthly newsletter, *The Grapevine*. She also promised to listen intently and to bring cookies. So, of course, I agreed and set a date.

And that is how I met Marian McMaster, president of the club, who accompanied Bonnie to our meeting. Marian provided some interesting facts about the history of the club. It was started in the early part of 1908 by 13 women who lived in the Cucamonga area. In this case, 13 was truly a lucky number, since the club's membership now numbers 75 (a little lower than usual due to natural attrition and fewer young women joining) and busier than the founding members could ever have imagined. It was later in 1908 that the organization joined the California Federation of Women's Clubs, and in 1933, became a member of the national organization, the General Federation of Women's Clubs in

Washington, D.C. The Rancho Cucamonga club is a member of the San Bernardino District.

This active organization's mission is multifaceted, but the primary objective is dedicated to supporting and encouraging education and literacy. As a result of the hard work by RCWC members during the 2003-2004

year, scholarships for \$350 each have been presented to three students:

- Jennifer Garvin - Chaffey College Nursing program
- Susan Rodriguez - Rancho Cucamonga High School
- Monica Doster - Etiwanda High School

Beginning next year, Bonnie and Marian told me, the club has decided to present two scholarships for \$500 each to students chosen from the four local high schools.

RCWC is also committed to conservation through its "Pennies for Pines" projects. It is an ongoing tradition to collect "pennies" each month to provide funding for two plantings of pine trees in San Bernardino County - one acre twice a year. The program also includes honoring the club's presidents in Red Hill Park. Each tree (sequoias and liquid ambers) is planted with an accompanying ceremony and plaque. There is currently a beautiful grove of 51 ("and growing") trees as a result. Marian McMaster is one of the recent honorees.

The crafts and service segment is supported by members with nim-

ble fingers who knit and crochet lap robes and other items for the dis-

abled veterans served by the Jerry L. Pettis Memorial Veteran's Affairs Medical Center in Loma Linda. They also create blankets, caps, booties, etc. for the neonatal unit at the Pomona Valley Hospital Medical Center.

The international program provides 52 stuffed to the brim shoeboxes at Christmastime, which are sent from Redlands to needy children throughout the world. Some of the items included are: jump ropes, watches, toy cars, jacks, hair ornaments, toothpaste and toothbrushes, lollipops, plastic scissors, pencils and erasers. Donated dollars for postage are brought to the meeting before shipping.

The district provides the patterns and the members make stuffed turtle pillows and blankets for children afflicted with life-threatening diseases who attend The Painted Turtle: A Hole in the Wall Gang Camp, started on the East Coast. There is also one in Ireland and a brand-new camp in Malibu, hopefully the first of many in the state. Founders include: Paul Newman, the Herb Alpert Foundation, Page and Lou Adler and Janet Crown Peterson and Gunnar Peterson. The kids love the pillows and blankets that give them a sense of security and they take them home with them with fond memories.

These energetic, talented and compassionate women also support HOBY, begun by Hugh O'Brian

following a trip to Africa and a visit with Dr. Albert Schweitzer. HOBY's mission is to seek out, recognize and develop leadership potential commencing with high school sophomores. Since its inception, the program has motivated thousands of young people through regional seminars.

RCWC also clips coupons which members deliver to a WWII Purple Heart honoree veteran - a member's husband - who adds them up; totals them; then packs and mails them to servicemen and women stationed at military bases in the Pacific. PXs will honor coupons for up to six months after expiration. After that time, any left are sent by the military to Sicily. People are needed to donate their coupons to the club to help our men and women in the service.

Pull tops are also collected, to benefit the Ronald McDonald House in Loma Linda. "It takes a lot of them to make a pound," Hodge and McMaster commented. Every pound collected is then turned in to raise money for the parents of sick children.

Let's see, what else do these club members do? They have fun. Actually, they have a good time doing all the good things they do. They also go on excursions to wineries, antique venues and libraries, to name a few on their recent itinerary. They sponsor card and dessert parties and host special events, too. Oh, the club has a literacy section as well, offering book reviews, a book exchange and book, magazine, and financial donations to the local library.

RCWC meets at the Alta Laguna Mobile Home Clubhouse in Alta Loma at 10210 Baseline Rd., corner of Baseline and Hermosa. Zip is 91701. Meetings are held on the second Wednesday of every month at noon - from September through May. Lunch is provided for \$7. (It's very good, I understand.) The group is always looking for members. "Don't wait until you retire," Marian says. Please call LaVergne Wille, luncheon chairman at 909-484-8802 or Bonnie Hodge at 909-987-3682 for more information.



RCWC publicity chairman, Bonnie Hodge, left and president, Marian McMaster (Photo by Georgine Loveland)

CORPORATE PROFILE

Service with a Smile

by Cliff Morman

Cheri LeClear, Counterpointe, Inc. and Counterpointe Restaurant Group LLC's marketing director, has played a crucial role in helping the company plan the July opening of Ziarita's in Ontario, as part of the company's expansion effort into the rapidly growing Southern California region.

Ziarita's will be located in Ontario Mills, replacing Cucina! Cucina! Italian Café, which was owned by Wolfgang Puck before Counterpointe took it over. LeClear was instrumental in the development of the restaurant's name, logo, menus, and such print collateral as ads and promotional programs.

LeClear particularly wants to encourage corporate customers to come to the restaurant for meetings, she said, where they will be offered free pizza for taking a table with eight or more people. A significant late night dining benefit, "pizza by the slice," will be offered to customers at a reasonable price on the restaurant's patio, where the wait for a table is shorter and the dining experience can be more time-efficient for customers engaged in other activities, she added.

Working at the company founded by Daniel Fitzpatrick in 1990, which LeClear joined this year, has numerous benefits, she said.

"I feel delighted to be working

for him," she stated. "I've always had my own business, but the people here create their own income and they create their own life. The rewards are humongous. This is a place where people stay forever; it's hard to get jobs here because of that." Better insurance benefits are offered as well, LeClear added. "A lot of business owners give lip service to teamwork, but he (Fitzpatrick) lives it. It breeds intense loyalty."

LeClear's outgoing nature is an asset to the company, said Fitzpatrick.

"It's a pleasure working with Cherie," said Fitzpatrick. "She's full of life. The biggest benefit of working with her is she loves working with people. It really works out to our advantage because it comes



Cherie LeClear is a marketing dynamo who loves to introduce people to the joys of fine dining.

out inside our company and outside of it."

Not only LeClear, but Fitzpatrick as well make the company worthwhile to work for, said Richard Joos, the New York Grill's general manager.

"It's a great company with a lot

of opportunities," he said. "Working with Dan is a great experience; he likes to open doors and provide opportunities for others to succeed." LeClear is a "fantastic person," Joos said, who is "very driven and motivated."

The company also owns the New York Grill, Ziarita's next door neighbor, which has a private meeting room capable of holding 50 people and wedding reception facilities capable of holding 175 people, which Rosa's, another Ontario-based restaurant owned by the company, is equipped with as well. All of these factors suit LeClear's longtime background in the restaurant industry and enjoyment of it. For more information regarding the restaurants' available facilities, please call Cheri LeClear at 949-285-1281.

Her corporate restaurant work began in the late '80s, she said, when she worked for such restaurant companies as Black Angus, El Torito, the Olive Garden, and the National Sports Grill in such areas as bar promotions, sample menus, and grand opening campaigns before being hired to do freelance work with Counterpointe. She was also briefly drawn into the computer industry doing e-learning with Flash for the Honda Motor Company. "I started out wanting to do restaurant interiors and graph-



Cheri LeClear

ics," she said, "but I got sidetracked because of the Internet explosion because I thought I could make more money. But I'm glad to be back." In addition to this, LeClear was briefly involved in real estate when

younger, she said, but "it never felt like home." Her work outside of the restaurant industry was not as interesting, LeClear recalled. "It's (the restaurant business) exciting and fast-paced," she said of it. "I love food, it's fun to eat it and take pictures of it. It's sort of a love of teaching and a love of people that led to it. If you can do that and serve a high quality product, you've really got it made. It's fun to be able to use all your life's experiences in one field."

A similar attitude is what helps the company as a whole make several million dollars annually, LeClear said, in that its employees have a true respect for and interest in their customers. "It creates incredible power in an organization," she said. "Amazing things can happen because of it."

LeClear currently lives in Laguna Beach with her pet cat, "Daddy-O," and her hobbies include ballroom dancing and gardening. Her main passion though is her dedication to help continue the expansion of dining opportunities for Southern Californians.

Advertising Agencies In the Inland Empire

Listed Alphabetically

J. Brenlin Design 1251 W. Pomona Rd., Ste. 107 Corona, CA 92882	WND WND 1.2 Mil.	75 0 25	Avery Dennis Epson America Thales Navigation	8/1 8/1	1998 Corona	Jane Brenlin President (909) 549-1515/549-1453 brenlinj@jbrenlin.com	Jane Brenlin President (909) 549-1515/549-1453 brenlinj@jbrenlin.com
Jones Agency, The 303 N. Indian Canyon Drive Palm Springs, CA 92262	WND 1.5 Mil.	40 40 20	Palm Springs Aerial Tramway Canyon National Bank P.S. Des. Resorts Conv. & Visitors Authority	/ 8/	1958 Palm Springs Desert Publications, Inc.	Larry Pao Creative Director (760) 325-1437/778-0320	Kyle Radke VP/General Manager (760) 325-1437/778-0320 kradke@jonesagency.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2004. 2004 Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

LAW

How a One Line E-Mail Can Result in a Felony

by Patricia S. Eyres

The long respected accounting firm Arthur Andersen was convicted of a federal crime based largely on a single e-mail message. The crime was obstruction of justice, and the conviction destroyed the firm. Now, a well-regarded CSFB investment banker, Frank Quattrone, has been charged with obstruction of justice, with the alleged criminal act resting on a single e-mail message. Even if he is acquitted, it has destroyed his career.

Neither e-mail message contained a smoking gun "confession" of a crime. So, how could either support a criminal conviction? In fact, press reports suggest that prosecutors in the Quattrone case believe their case is stronger than the evidence before the Andersen jurors. The difference may lie in other "circumstantial evidence"

from which the jurors may "infer" an element of the crime.

How Do Prosecutors Prove Obstruction of Justice?

Once an individual knows, or reasonably should know, that a government investigation (such as SEC, Attorney General, etc.) will begin, or a civil lawsuit may be filed, the organization must retain all potentially relevant documents. The records cannot be destroyed, deleted, altered or tampered with in any way until the investigation and the lawsuit, or both are concluded. The rules are so strict, that the organization must segregate and retain all hard copy and electronic records that may be relevant to the proceeding, even when those documents would otherwise be appropriately disposed of in accordance with the organization's document retention policies.

Obstruction of justice occurs

when someone destroys or withholds documentation in contemplation of or after litigation is filed. Essentially, it is a fraud on regulatory investigation process and the court system. To prove the crime, prosecutors must introduce two things:

(1) evidence of the destruction or instruction to destroy. This can be verbal or written. It can be in hard copy or electronic messages.

(2) evidence of "intent" to obstruct a proceeding. This requires proof of the defendant's intent to obstruct justice, which is established by proving knowledge of the pending or potential investigation or lawsuit. With no "direct evidence" (such as a confession or document reflecting knowledge), the case rests on circumstantial evidence. This evidence involves proof of circumstances surrounding the defendant's actions from which the jurors can "infer" knowledge.

Both elements can be proven through direct or circumstantial evidence.

Here is a simple example of the difference between direct and circumstantial evidence. If you walk outside and find a puddle of water on the driveway and you observe a garden hose pouring water into the puddle, you have "direct" evidence that the hose created the puddle. Likewise, if you walk outside and find the puddle, you see that the street is dry, the garden hose is two yards away and dripping water and there is no other visible source for the puddle water, you have "circumstances" from which you may infer that the garden hose may be the source of the puddle. However, if the streets all around your driveway are also wet, you have stronger circumstantial evidence that it rained sometime during the night, and weaker cir-

cumstantial evidence that the hose caused the puddle.

Reasonable jurors in criminal and civil proceedings are often asked to draw inferences from a variety of surrounding circumstances, and to reach conclusions on whether those inferences support a finding of facts supporting the prosecution or the defense.

What Did They Know, and When?

In the Andersen trial, the company was charged with obstruction based on direct evidence that Enron documents were shredded, and circumstantial evidence that the Andersen partner who ordered the shredding knew or reasonably should have known the SEC was about to investigate Enron. There was circumstantial evidence of his "intent" to obstruct the government proceeding, by destroying relevant records.

After the conviction, it became clear that the jurors relied on other circumstantial evidence. They found the criminal act in a single e-mail from an Andersen lawyer recommending that the auditors follow the firm's document retention policy. To support this conviction, prosecutors needed evidence that an Andersen lawyer intended to obstruct justice, by making this recommendation when she knew that the documents would be relevant to an impending SEC investigation. The prosecutors had no direct evidence of her actual intent, and she did not testify. The circumstantial evidence apparently rested her opening a "litigation" file for Enron within days or hours prior to sending the reminder via e-mail. From this, the jurors inferred knowledge and intent. The jurors convicted the firm after concluding that her two sentence e-mail message was a veiled instruction to destroy documents.

Frank Quattrone is, of course, presumed innocent until proven guilty under our Constitution.

Based on press accounts, the e-mail in question sent by Quattrone

continued on page 37

STOCKPAGE

Keystone Automotive Industries Reports Record Fiscal 2004 Results

Net Income up 28.5 Percent for Quarter; Sales Climb 14 Percent

Keystone Automotive Industries, Inc. (Nasdaq:KEYS) has reported record results for its fourth quarter and fiscal year ended March 26, 2004, surpassing the \$500 million sales milestone for the year.

Net income for the fiscal fourth quarter climbed 28.5 percent to \$6.3 million, or \$0.41 per diluted share, from \$4.9 million, or \$0.33 per diluted share, a year ago. Net sales for the fiscal fourth quarter increased 14 percent to a record \$140.1 million compared with \$122.7 million last year.

For the full fiscal year, net income increased 20.2 percent to

\$17.7 million, or \$1.16 per diluted share, from \$14.7 million, or \$0.99 per diluted share, a year earlier. Net sales for the same period climbed 14 percent to \$501.1 million from \$439.1 million in fiscal 2003.

"Results for fiscal 2004 represent the third consecutive year of strong revenue, cash flow and earnings growth. This solid performance is the result of increased utilization of aftermarket collision replacement parts by insurance companies," said Charles J. Hogarty, president and chief executive officer.

He emphasized the favorable economics of the company's aftermar-

ket parts compared with original equipment parts and stated that Keystone's quality assurance programs are important factors driving the acceptance of the company's products by the insurance industry, body shops and consumers.

Hogarty noted that same store sales for the fourth quarter and fiscal year increased approximately seven percent and nine percent, respectively, compared with the same periods a year ago. Gross profit as a percentage of sales was 44.0 percent for the fourth quarter and 43.7 percent for the full year, primarily as a result of product mix and pricing, compared with 43.5

percent and 43.5 percent in the prior year, respectively.

He stressed Keystone's ongoing strategy to continue strengthening its distribution capabilities, having completed six acquisitions during fiscal 2004, including two acquisitions in Canada, and the establishment of two Greenfield operations. Hogarty noted that the company's strong financial condition will enable it to continue to pursue strategic acquisitions and Greenfield opportunities as they arise.

Certified Public Accountant Firms

Ranked by Number of CPAs in the Inland Empire

9.	Eadie & Payne, LLP 300 E. State St., Ste. 350 Redlands, CA 92373	21 7 40	1919	2 2 Redlands	Construction, Health Care, Manufacturing, Small Business, Business Advisors Estate & Tax Planning, Elder Care	John Prentice Managing Partner (909) 793-2406/792-3516 prentice@cadiepaynellp.com
10.	McGladrey RSM 3880 Lemon St., Ste. 100 Riverside, CA 92501	12 6 28	1926	1 4 Bloomington, MN	Audit, Tax, Business Consulting for Middle-Market Companies: Manufacturing, Wholesale Distribution, Financial Institutions, Government, Non-Profit* *Consulting services provided through a professional service agreement with RSM McGladrey, Inc.	Ron Barzen Partner in Charge (909) 248-1805/680-1729 ronald_barzen@rsmi.com
11.	GVL Decauwer 8577 Haven Ave., Ste. 306 Rancho Cucamonga, CA 91730	7 3 15	1978	1 2 Rancho Cucamonga	Small & Medium Sized Business Growth Wealth Management, Tax Planning, Business Succession Planning, Primary Industries, Construction, Manufacturing, Distribution, Non-Profits, Restaurants	Dennis Decauwer Managing Partner (909) 948-9990/948-9633 gylid@gyldecawer.com
12.	Lund & Guttery LLP 39700 Bob Hope Dr., Ste. 309 Rancho Mirage, CA 92270	10 5 23	1953	1 1 Rancho Mirage	Public Sector, Hospitality, Health Care, Real Estate, Tax Planning, Audits, Litigation Support, Business Consultation, Estates, Trusts	Robert Brock Managing Partner (760) 568-2242/346-8891 rbrock@lundandguttery.com
13.	Brabo, Carlson & Cahill, LLP 1111 E. Tahquitz Canyon Way, Ste. 203 Palm Springs, CA 92262	11 3 14	1988	1 1 Palm Springs	Auditing For Hospitality Industry, Country Clubs, Home Owner Associations, Other Non-Profits, Trust & Estate Accounting & Planning, Small Business & Medical Practice Accounting	Michael J. Brabo Managing Partner (760) 320-0848/322-4626 lynda@bec-cpa.com
14.	Teamam Ramirez & Smith 4201 Brockton Ave., Ste. 100 Riverside, CA 92501	10 5 22	1948	1 1 Riverside	Agriculture, Law Firms, Non-Profit Audits, Income/Estate Tax Services, City/Special District Govt. Audits, Litigation Support	Richard Teamam President (909) 274-9500/682-6569 rteamam@trscpas.com
15.	Ross, Landis & Pauw, LLP 3700 Sixth St. @ Main Riverside, CA 92501	6 3 11	1940	1 1 Riverside	Accounting, Tax, Financial Reporting, Estate Planning, Business Advisory Services	W. Douglas Millbap Managing Partner (909) 683-7500/683-8458 rlp-cpa.com (website)
16.	Rogers, Clem & Co. 876 N. Mountain Ave. Upland, CA 91786	5 3 11	1961	1 2 Covina	Auto Dealerships, Medical Pros, Construction, Manufacturing, Estate & Financial Planning	Dale Duncan Managing Partner (909) 982-1511/(626) 332-7012
17.	Kuebler, Prodhomme & Co., CPAs 43500 Ridge Park Dr., #104 Temecula, CA 92590	7 2 12	1956	2 2 Temecula	Tax Planning & Compliance, Litigation Support, Valuation, Estate Planning, Accounting & Auditing	Joseph J. Kuebler President (909) 676-3013/676-7184 joe@kpcinc.com
18.	Thrall, Lavanty & Baseel 700 N. Mountain Ave. Upland, CA 91786	5 3 8	1945	1 1 Upland	General Accounting Services, Income and Estate Taxes	John S. Lavanty CEO's (909) 946-7760/949-4941
19.	Crabtree & Associates, CPAs 10020 Indiana Ave. Ste. 211 Riverside, CA 92503	5 11 16	1969	1 1 Riverside	Construction, Manufacturing, Real Estate Development	Gregory A. Seigler President (909) 352-0255/352-8686

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright 2004. This list appeared in the 2004 Book of Lists.

The Book of Lists available on Disk, Call 909 484-9765 or Download Now from www.TopList.com

MANNERINO

LAW OFFICES



"Laws were made to be broken"
Christopher North, May, 1830

"Had laws not been, we never had been blam'd; for
not to know we sinn'd is innocence"
Sir William Davenant
1606-1668

9333 BASELINE ROAD, SUITE 110 RANCHO CUCAMONGA CA 91730
(909) 980-1100 • FAX (909) 941-8610

OPINION

Worker's Compensation Reform: The Hard Work is Just Beginning

by Assemblyman Dave Cox

Now that the ink is dry on legislation to overhaul California's crippled and dysfunctional workers' compensation system, the real challenges begin.

This isn't the first time California lawmakers have passed heralded workers' compensation reforms. Like many complex public policy issues, previous reforms of the workers' compensation system have fallen far short of their intended effect and unleashed a host of unintended consequences that only made the system more expensive and complex.

Implementation of previous reforms fell short for many reasons. In some cases, regulatory agencies have been too cash-starved to meet new responsibilities. In others, litigation has produced rulings that wildly altered statutory language and perverted the Legislature's original reform intentions. In still others, appli-

cant attorneys (contingency fee lawyers who represent workers who have filed workers' compensation claims) and medical providers devised ways to "work around" new utilization caps and other cost-saving measures.

It is critical that we learn from those experiences. If California lawmakers and regulators do not see these reforms through, the billions in cost-savings may never materialize, California employers will continue to suffer and we'll all be back at the legislative negotiating table for another crisis round of reform.

There are three things California policymakers must do to make sure we hold up our commitment of true workers' compensation reform:

First, provide the State Division of Workers' Compensation, which is primarily responsible for implementing the reforms, the resources to ensure success. In previous attempts, this

continued on page 28

Chair of Homecare Council Responds to Governor's Comments

Tyrone Freeman, chair of the California Homecare Council, sent the following letter to Governor Arnold Schwarzenegger in response to his comments about his life-threatening cuts to home care services for seniors and persons with disabilities in California.

Dear Governor Schwarzenegger:

(At your recent) press conference you addressed your cuts to home care services for hundreds and thousands of seniors and persons with disabilities. Unfor-

tunately, your comments hid the real truth.

Under your budget, hundreds of thousands of home care providers are looking at their wages being slashed to minimum wage and being robbed of their health benefits. Studies show that with these cuts, provider turnover could reach 100 percent in some areas, thereby jeopardizing the consistent delivery of quality care to hundreds of thousands of seniors and people with disabilities who rely on home care as a lifeline.

So, why should our seniors and

continued on page 17

COMMENTARY

Is Creating the Future Still the Best Way to Predict the Future?

by S. Eric Anderson Ph.D., MBA

Wayne Gretzky summed it up best when he said that he skated to where the puck is going — not to where it has been. Even the windshield of a car is significantly larger than the rear view mirror, suggesting that it is much more important to see where you going than to see where you have been.

However, the past should not be forgotten. Noted historian George Santayana said that, "Those who cannot remember the past are condemned to repeat it," but some think the comedian Steven Wright said it better with: "Right now I'm having amnesia and déjà vu at the same time and think I've forgotten this before."

What is the best way to predict the future? Many feel that John Sculley, former CEO of Apple Computers, summed it up best when he said, "The best way to predict the future is to create the future." Elvis and James Dean didn't try to predict what was going to be cool, but created what it was to be cool. New trends can either be crackpot

or visionary and only a thin line separates the two. The only difference is that many follow visionaries, while only a few follow crackpots.

However, in the business world, creating the future is not always the best strategy. Early entry into markets can have its disadvantages as visionaries end up making all the mistakes that others learn from and eventually correct. Visionaries also face greater uncertainty because the demand for the service or product has not been determined. As a result, many successful corporations end up letting others go first if a first-mover advantage is not readily identifiable.

Penguins have also adopted this strategy and are often seen hanging around on the edge of the ice waiting for another to jump in first since sharks, if present, will eat the first penguin that jumps in. There is little incentive being the first one in, since the next penguins will have access to the same fish. We should learn from the penguins. If there is not an advantage to going first ... then why go first?!

Goodby to Mr. PR

by Joe Lyons

The Ontario International Airport has made many leaps from the days of the cow pasture and the airmail flights to Guam. When I arrived here in 1982, the old '50s deco style brick terminal was more than sufficient for the job at hand. So was the director of public affairs, Dennis Watson. The demands of the airport outgrew the building, but the man grew with the job.

For too many years in the '80s and '90s he became the advance man for the new buildings yet to come. When the Los Angeles Airport system finally brought Ontario into the new millennium Watson stood tall, overseeing what would be called a very "smooth"

grand opening.

In fact, while other new terminals around the world were losing luggage and passengers, Ontario was able to close the old terminal at midnight and take the first flights from the new buildings at dawn.

Yes, it took more than one man to accomplish all of this, but much of the credit has to go to Watson. For much of his tenure he was also the go-to guy for just about any Ontario community activity. He saw to it that the airport underwrote the ill-fated "Worldfest" event. His office supported the chamber of commerce, The Friends of the Airport, Christmas on Euclid and more. Some institutions, like the

continued on page 20

MARKETING PUBLIC RELATIONS SUPPLEMENT

Understanding and Motivating Volunteers

by Jerry V. Teplitz, JD, Ph.D.

Have you ever had a board member with whom you had difficulty relating? Have you ever emphasized something you thought important and your board members or committee chairs responded blankly? Do you find some board volunteers make slower (or faster) decisions than you think appropriate?

Answering "yes" to any of these questions means that you have run across a volunteer whose behavior style is different from yours. To have a more effective relationship with the volunteer you need to learn to adapt your behavior style to fit theirs.

In the 1930s, William Marston developed a concept which was later elaborated upon by Dr. John Grier, which divides people into four basic personality types. Understanding these types will allow you to relate more successfully.

The first step in this process is discovering your own style. The next step is recognizing your volunteer's style, and the final step is applying this information to your relationship.

The four basic styles are called:—Dominance (D); Influencing (I); Steadiness (S); and Conscientiousness (C). Keep in mind the key to being successful is being able to adapt your approach to fit your volunteer's style.

Determining Your Style

First you need to determine your own relationship style by answering several questions. When you select your answers, think about which response best characterizes you when relating to volunteers.

Question 1: Is your relationship style more active and outgoing or more reserved?

If you answered active and

outgoing, you are either a D (Dominance) or an I (Influencing) style. To find out more specifically what your style is select one of the following:

Are you more concerned with directing others or relating to others?

If you answered relating, then you're an I style. If you answered directing, you're a D.

If you answered reserved, you are either an S (Steadiness) or a C (Conscientiousness). To find out more specifically what your style is, select one of the following:

Are you more concerned with accepting others or assessing or judging others?

If you answered accepting, you're an S. If you answered assessing or judging, you're a C.

Characteristics of the Styles

Now that you know what style you are, let's explore the different styles' characteristics.

• If you're D, you like getting immediate results, causing action, accepting challenges and making quick decisions to solve problems.

• If you're I, you enjoy contacting and entertaining people while making a favorable impression. You are verbal and enthusiastic.

• If you're S, you like staying in one place while concentrating on the task at hand. You are loyal, a good listener and patient.

Your Volunteer's Style

Now that you know more about your style, let's explore your volunteer's style.

• D Style

A D style volunteer is highly

interested in being involved in new and innovative projects. To convince him or her, get right to the bottom line and don't waste his time with lots of facts and figures.

• I Style

An I volunteer is the friendly, gregarious type who enjoys talking and socializing. He or she's great at convincing others. Spare the details; she is not interested. This person loves new and innovative projects.

• S Style

An S volunteer may be a bit shy but wants to be your friend. He's not suspicious, but is slow to make changes; likes the traditional and needs to feel he can trust you. To earn his trust and friendship, ask about family and hobbies.

• C Style

A C volunteer may sometimes be suspicious of you. They can become solidly faithful to you, but only after they trust you. They're not great talkers or innovators. Give solid background information on projects.

Blending Seller and Buyer

To be truly effective, you need to blend your relationship style with that of your volunteer.

If you're a D

Working with a D volunteer:

Be yourself. One D communicates well with another.

Working with an I volunteer

Be more friendly than usual and less businesslike.

Working with an S volunteer:

Slow down, give him assurances and a chance to digest facts.

Working with a C volunteer:

Present plenty of proof and facts and answer all questions.

If you're an I

Working with a D volunteer:

Don't tell jokes or make small talk. Stay businesslike; don't waste time.

Working with an I volunteer:

No problem, just ask for their agreement.

Working with an S volunteer:

Earn their trust before becoming too friendly. Stick to facts and figures. Talk about your families.

Working with a C volunteer:

He's not impressed by story-telling or socializing. Give him facts, figures, and proof.

If you're an S

Working with a D volunteer:

Assert confidence, answer strongly, and hold your ground.

Working with an I volunteer:

You may not like his overfriendly, time-wasting attitude, but you should get along well.

Working with an S volunteer:

She'll probably require assurances, so be confident.

Working with a C volunteer:

Confidently answer all her questions and firmly present specific facts and figures.

If you're a C

Working with a D volunteer:

Don't overwhelm her with facts and figures. Just hit the high points

Working with an I volunteer:

Resist the urge to lay out all the facts; just hit the

continued on page 12

MARKETING

PUBLIC RELATIONS

SUPPLEMENT

U.S. Hiring Pace Accelerates

The U.S. Department of Labor's latest monthly report on the employment situation echoed what the second quarter Manpower Employment Outlook Survey told us in March — that U.S. employers are hiring faster than they have since the beginning of the new millennium. While the accelerated hiring pace is good news for job seekers, it puts pressure on the HR departments that are charged with quickly filling the open positions.

The assumption is that getting approval to hire a new employee is the hard part and the actual hiring is a cakewalk. Not so, says Barbara Beck, executive vice president of U.S. and Canadian operations for Manpower Inc. "What we are hearing from hiring managers is that they were already challenged with smaller staff sizes and fewer resources before the job scene started to improve. The increased job pace presents an even greater challenge for HR departments because making a good hire is a time-intensive and time-sensitive process."

Once a job opening is posted, employers must act quickly to

recruit qualified candidates, identify from a towering stack of résumés the candidates with the potential to be a perfect match for the job, then recruit them before their competitors do. In addition, every employer wants to be sure they're hiring the right candidate the first time around to avoid the costly penalty of employee turnover. Manpower can help.

"As hiring managers battle major time constraints, Manpower is well equipped to manage their hiring process, in part or in its entirety," said Beck. In addition to providing temporary staff to meet peaks in demand, Manpower offers employers numerous services that ease the hiring process.

Direct Placement Direct Hire is a service that lets hiring managers count on Manpower to manage the entire recruitment process, from job posting to job offer, so they can hire a Manpower-screened candidate directly onto their payroll. This may involve résumé management, initial interviews, applicant testing, orientation and/or training.

Web Prescreening NetSelect is Manpower's Web-based employment prescreening tool designed to save hiring managers the time and energy needed to sort through résumés. NetSelect can efficiently prescreen thousands of job candidates, allowing hiring managers to identify and hire the right candidate faster.

Reference and Background Checks Although these tasks are administrative in nature, they require time and attention to ensure that you really know the candidate you are about to hire. Allowing Manpower to facilitate reference and background checks adds efficiency to any HR department.

Behavioral Interviewing A behavioral interview uncovers a candidate's experience in a group of competencies closely tied to a job opening. Behavioral interviewing allows Manpower to pinpoint the candidates with the soft skills needed to succeed in a particular position and work environment to help hiring managers reduce

turnover costs and feel certain that each candidate is a good fit for the job.

Assessments Manpower's assessments apply science to the process of screening job candidates, adding a predictive element to the selection process that lets employers know they can count on the quality of our candidates.

Manpower has more than 1,000 offices across the United States. To find the location nearest you, please visit the Office Locator section of our Website at <http://www.us.manpower.com/usco/OfficeLocator.jsp>. Manpower Inc. (NYSE: MAN) is a world leader in the employment services industry, offering customers a continuum of services to meet their needs throughout the employment and business cycle. In addition to the Manpower brand, the company operates under the brand names of Right Management Consultants, Jefferson Wells, Elan and Brook Street. More information on Manpower Inc. is available at www.manpower.com.

Understanding and Motivating Volunteers

continued from page 11

high points, being as friendly as possible.

Working with an S volunteer:

Don't talk too fast. Give him time to digest facts. Talk about his family.

Working with a C volunteer:

You'll see eye-to-eye with him from the start.

Blending your style with your volunteer's is a most effective way to increase your success while

working with your volunteers. As a leader of volunteers, I want to share a poem with you that Dr. Herb True once shared with me.

"Watch your thoughts
They become your actions,

Watch your actions
They become your habits,

Watch your habits
They become your character,

And watch your character

It becomes you!"

As you relate to your volunteers, you are bringing your behavior style into play with theirs to create more success for both of you. Happy blending!

© 2004 Jerry V. Teplitz

Author of the books: "Managing Your Stress: How To Relax and Enjoy, Switched-On Living," and "Brain Gym for Business," Jerry V. Teplitz, JD, Ph.D., consults on

management, leadership, sales, and personal development issues. He specializes in showing people how they can become more positive, energized, focused and effective. He holds a master's and a doctorate degree in holistic health sciences from Columbia Pacific University. Contact him at 1 800 77-RELAX (1 800 777-3529) or go to www.Teplitz.com.

MARKETING

PUBLIC RELATIONS

SUPPLEMENT

No Second Chance for a First Impression Capturing Your Audience Immediately

by Jerry Weissman

Nowhere is the adage, "There is no second chance for a first impression," more pertinent than in business presentations, and particularly, in sales presentations. In one of the most extreme cases, the publishing industry, salespersons have an average of 18 seconds to convince chain bookstore buyers of the merits of a particular book. That span can increase in other business settings, but usually not by much. If you do not capture your audience's interest and attention in the first minute, they will never fully join you.

A variation of the previous adage, "first impressions last," is especially true in the ultimate sales setting, a job interview, otherwise known as *selling yourself*. An applicant can fail at the moment of the handshake. The canon of advice in human resources ... and presentation training ... abounds with reminders of eye contact, tone of voice, and proper attire, but of equal importance with what you do, is what you say.

Luckily there are options that you, in your role as salesperson, have for getting and holding onto your audience's attention. Below are a few tips that focus on the "Seven Classic Opening Gambits" that will effectively capture the attention of any audience.

1. The Question Directing a question to the members of your audience can be an excellent ice-breaker because it invites them immediately into the presentation. However, the question can backfire in one of two ways. First, you may get a completely unexpected response that can derail your message and send the conversation off on an unnecessary tangent. Second, your audience may find your question invasive. An effective variation on the question that avoids these

dangers is to ask your audience a rhetorical question that is meaningful and relevant to them, and then to promptly provide them with an answer. For example, "If I were to ask you whether you use a mobile device, most of you would probably say, 'Yes.'"

2. Factoid Use a simple, striking statistic or factual statement: a market growth figure, or a detail about an economic, demographic, or social trend with which your audience may not already be familiar.

3. Retrospective/Prospective This can be considered the "That was then, this is now," approach. A retrospective or prospective look allows you to grab your audience's attention by moving them in one direction or another, away from their present, immediate concerns. Refer to the way things used to be done, the way they are done now, and the way you project them being done in the future.

4. Anecdote An anecdote is a very short story, usually one with a human interest angle. An anecdote is not a joke. Leave the jokes to the comedians. The effectiveness of an anecdote lies in our natural tendency to be interested in and care about other people. It creates immediate identity and empathy with your audience. Ronald Reagan, described by many as "The Great Communicator," never spoke for more than a couple of minutes without using an anecdote to personalize his subject. As a way of illustrating his ideas, he was always ready with a brief tale about the brave soldier, the benevolent nurse, or the dignified grandfather.

5. Quotation Cite a relevant endorsement or positive comment about you, your company, your products, or your services from a satisfied customer or from the industry press. At the outset of your presentation, an endorsing quotation can capture your audience's

interest and give you credibility.

6. Aphorism Use an adage or a familiar saying that the audience recognizes. Two great examples: A company that designs and manufactures graphic display screens used the phrase "seeing is believing" to express the clarity and fidelity of their products; A company that develops speech recognition technology used "easier said than done."

7. Analogy Make a comparison between two seemingly unrelated items that help to illuminate a complex, arcane, or obscure topic. The telecommunications industry often uses the highway analogy.

As a culminating example, a recent hire at Microsoft told me that he got his job by using the "Retrospective/Prospective Opening Gambit" for his intake interview. He began by saying, "Remember when 'Yahoo!' was what you said when you were

posed to be questioning him, and instead, here we are listening quietly!"

Shortly afterwards, they hired him.

Jerry Weissman is a leading corporate presentations coach, known worldwide for his presentation and communications skills. Jerry coaches businesspeople on how to handle any kind of presentation: sales meetings, Q & A sessions, board meetings, press conferences, and more. He is president of Power Presentations, Ltd., and author of the best-seller, "Presenting to Win: The Art of Telling Your Story." His expertise has helped top executives and management at companies such as Microsoft, Yahoo!, Compaq, Cisco Systems, Intel, and Intuit. For more information about his presentations, consulting or book, please visit: www.pow-erltd.com or call: 650-227-1160.

**For total protection,
rely on the first name
in security.**



We're a leading national security company with a strong local commitment to protect you through use of:

- Cost-effective security technology
- A full range of system capabilities
- Skilled installation and service
- Our own UL-listed central stations

Call us today for a FREE professional appraisal of your security needs.

**(800) 238-4636
ADT-INFO**



Complaints... Praise! Suggestions?

E-Mail us @

iebj@busjournal.com

MARKETING

PUBLIC RELATIONS

SUPPLEMENT

The Formula for Failure and Success

By Jim Rohn

Failure is not a single, cataclysmic event. We do not fail overnight. Failure is the inevitable result of an accumulation of poor thinking and poor choices. To put it more simply, failure is nothing more than a few errors in judgment repeated every day.

Now why would someone make an error in judgment and then be so foolish as to repeat it every day? The answer is because he or she does not think that it matters.

On their own, our daily acts do not seem that important. A minor oversight, a poor decision, or a wasted hour generally doesn't result in an instant and measurable impact. More often than not, we escape from any immediate consequences of our deeds.

If we have not bothered to

read a single book in the past 90 days, this lack of discipline does not seem to have any immediate impact on our lives. And since nothing drastic happened to us after the first 90 days, we repeat this error in judgment for another 90 days, and on and on it goes. Why? Because it doesn't seem to matter. And herein lies the great danger. Far worse than not reading the books is not even realizing that it matters!

Those who eat too many of the wrong foods are contributing to a future health problem, but the joy of the moment overshadows the consequence of the future. It does not seem to matter. Those who smoke too much or drink too much go on making these poor choices year after year after year... because it doesn't seem to matter. But the

pain and regret of these errors in judgment have only been delayed for a future time. Consequences are seldom instant; instead, they accumulate until the inevitable day of reckoning finally arrives and the price must be paid for our poor choices — choices that didn't seem to matter.

Failure's most dangerous attribute is its subtlety. In the short term those little errors don't seem to make any difference. We do not seem to be failing. In fact, sometimes these accumulated errors in judgment occur throughout a period of great joy and prosperity in our lives. Since nothing terrible happens to us, since there are no instant consequences to capture our attention, we simply drift from one day to the next, repeating the errors, thinking the wrong thoughts, listen-

ing to the wrong voices and making the wrong choices. The sky did not fall in on us yesterday; therefore the act was probably harmless. Since it seemed to have no measurable consequence, it is probably safe to repeat.

But we must become better educated than that!

If at the end of the day when we made our first error in judgment the sky had fallen in on us, we undoubtedly would have taken immediate steps to ensure that the act would never be repeated again. Like the child who places his hand on a hot burner despite his parents' warnings, we would have had an instantaneous experience accompanying our error in judgment.

Unfortunately, failure does not shout out its warnings as our par-

continued on page 21

Building Your Network

by Brian Tracy

We live in a society, and as a member of that society, it is likely that every change in your life is strongly influenced by other people in some way. The occupation you select, the job you take, and the key steps in your career are largely determined by the people you meet and talk to at those critical decision points in your life. In fact, at every crossroad in your life there is usually someone standing there pointing you in one direction or another. The greater number of people you know who can help you at any given time, the more likely it is that you will know the right person at the right time and in the place to give you the help you need to move ahead more rapidly in your life.

The more people you know, the more doors of opportunity will be open to you and the more sound advice you will get in making the important decisions that shape your life. These people are your "refer-

ence group."

When you develop a positive reference group, you begin to become a member of the in-crowd at your level of business. The starting point in this process is to develop a deliberate and systematic approach to networking throughout your career.

People like to do business with people they know. They like to socialize and interact with people with whom they are familiar. And they like to recommend people they trust. Fully 85 percent of the best jobs in America are filled as the result of a third party recommendation. The best networkers are never unemployed for very long.

One of the biggest mistakes that people make when they begin networking is scattering their time and energy indiscriminately and spending their time with people who can be of no help at all. Even if they attend organization meetings, they often end up associating with people who are neither particularly

ambitious nor well connected.

When you network, you must be perfectly selfish. You want to become all you can over the course of your career. You want to rise as far as you can. Any success you could ever desire will require the active involvement and help of lots of other people. Your job is to focus your energies and attention on meeting the people who can help you and the only way you can do this is by staying away from the people who cannot help you at all.

You begin your networking process at your place of work. Look around and identify the top people in your organization. Make these people your role models and pattern yourself after them. One of the best ways to start networking is to go to someone you admire and ask for his or her advice. Don't be a pest. Don't tie up several hours of their time. Initially you should ask for only a few minutes and you should have two or three specific questions. When you talk to a suc-

cessful person, ask questions like, "What do you think is the most important quality or attribute that has contributed to your success?" and, "What one piece of advice would you give to someone like me who wants to be as successful as you some day?"

People become committed to helping you, or associating with you, little by little over time. In some cases the chemistry won't be right and the person with whom you would like to network will really not be interested in networking with you. Don't take this personally. People get into, or out of, networking for a thousand reasons. However, if there is good chemistry, be patient and bide your time. Don't rush or hurry, just let the networking relationship unfold without over-eagerness on your part. If you try to go too fast, you will scare people away.

Instead of asking your superiors for more money, ask for more

continued on page 21

CORNER ON THE MARKET

How to Get Feedback That Benefits Your Business

by Matt Hoffman

Whether your business is still in an economic slump or your sales have been skyrocketing, you know things can change in an instant. That's why you need to regularly check the pulse of your business and find out if your employees and customers are truly happy. If they're not, then it's time to make some changes to create the happy, loyal, and long-term employees and customers that are the key to your company's success.

The best way to evaluate how your business is doing is to gather feedback from your customers and employees. You can do this several ways, from asking questions verbally to completing surveys. Following are some pointers that will help you get the feedback you need to improve your business.

Customer Feedback

If you had to choose one group, customers are by far the most important source of feedback. After all, if it weren't for them, your business wouldn't exist. The only way to know if your customers are really happy is to listen to what they say. This requires your employees to actively listen to your customers and directly ask their opinions regarding different aspects of your business.

One of the simplest ways to gather feedback from your customers is to simply have your employees ask them, "Is there anything else I can help you with?" or "Is there any way in which we are failing to meet your needs?" Pay attention to what your customers say and record it to analyze later. Another way to gather customer feedback is to have them complete a questionnaire with such questions as: "Did we ask everything you expected us to ask?" "How did we meet your expectations?" and "Were you satisfied with the service you received?"

While you certainly need to listen to the words your customers

say, also read between the lines. Even though a customer may say she's happy, does her tone of voice really reflect that sentiment? Most communication is non-verbal, and if you're talking with someone over the phone, you cannot read the expression on the person's face or their body language. But you may be able to pick up on subtle reactions they have, like a sigh.

You can also pay attention to the questions a customer asks. For example, if a customer asks, "What about that great offer you had a month ago; whatever happened to that?" After the employee gives a standard response, the customer may respond with: "Oh, okay." You may just write it off as a passing comment, but maybe it isn't. Track how many customers ask that same question. If you know that question always leads to three more questions, you can manage their expectations (and perhaps prevent disappointment) by developing a response that answers the initial question but also answers the next three questions in advance. Anticipating your customer's needs makes them happy and shows them that you "know" them. This helps build relationships.

Written surveys are also good tools to collect information from customers. They can either be done by phone by a representative or through IVR, over the Internet, or through direct mail. Remember to respect your customers' time by keeping the survey quick and easy. Importantly though, make sure you include at least one question on the survey that allows customers the opportunity to give specific feedback (both good and bad) using free form text.

How to Use Customer Feedback to Your Advantage

Now that you have this feedback, what do you do with it? The first step is to evaluate what you have. Develop a database tailored to the information you want to track (i.e. pricing structure, quality, serv-

ice, etc.). Then look at the percentage of your top two positive responses to get a good representative sample. Don't count the neutrals. If you want to do some service recovery, look at the two lowest responses too. Once you have a representative negative response, you can research why people are disappointed and find a way to remedy it. Just as it is important to turn unhappy customers around, it is also important to reward people who already think you're good. Keep your loyal people happy. If you follow up with a customer about their feedback, they may think, "Hey, those people actually paid attention to me and my voice is important. I'm going to keep going back to them."

Finally, you can use customer feedback as a tool to evaluate employee performance. To do that, ask specific questions about the employees, such as "Was the person who helped you knowledgeable, polite, and friendly?" With specific information about employees, you'll know who needs more training and who is performing well.

Frontline Feedback

Too often we ignore information from our front line employees dismissing it as "complaining." However, next to direct contact with your customers, they're the resource for providing customer feedback since they are the ones who actually interact with the customers. They can be an invaluable source of information by giving you both general and specific observations (for instance, that customers have mentioned they liked the quality of one product but have not been happy with the quality of another). Your employees are on the frontline taking care of the customers, so you need to keep them as happy as possible. Therefore, listen to any input they offer; it makes them feel appreciated.

One way to do this is to have a monthly focus group with different

employees in order to keep on top of any new issues. Focus groups allow employees to vent and voice their opinions about the many issues that affect their jobs — whether they are consumer related or not. Additionally many employees feel more empowered to speak as a group and feed off of the group dynamic and, in some cases, may say more than if you asked them individually. Also, it is a nice motivation tool to follow up with the same group when you have acted on any of their suggestions — it shows you value your insight and makes them feel as an actionable part of the team.

Another way to solicit feedback about internal policies, procedures and tools is by offering the opportunity to complete a survey. Be aware that sometimes employees are reluctant to participate in surveys and you may not get the feedback you need. In this case, offer an incentive. One effective incentive could be a raffle. When employees drop off their anonymous surveys into the box, they get to take a ticket. The ticket stubs go into a raffle with the winner receiving a prize. Or, if your survey is not one that needs to be anonymous, offer employees a dollar, or a company-paid lunch, or movie tickets. Obviously this is not something you want to do if you think you'll receive biased results. But if you're just looking for consumer information, you're more likely to get accurate responses and better employee cooperation if you offer an incentive.

You probably won't need to twist any arms if you are asking employees to talk about what they do and ideas on how to make their jobs better. But if you want to ask about internal policies that affect them, such as attendance policies or dress codes, it may be a little harder to get cooperation from them unless they feel that it's anonymous and safe. Try an online survey for anonymity or even hire a third party to conduct the survey for you. This

continued on page 42

GETTING ORGANIZED

How to Organize Sales Training

By Bob Schultz, MIRM, CSP

The easiest way to determine if your sales personnel would benefit from an ongoing education program is to give them the following test:

1. List the logical steps in a planned, sequential sales presentation;
2. List 20 specific features and benefits of your selling situation;
3. List the 10 most frequently raised objections, with a logical, usable answer for each;
4. List five qualifying questions you can regularly utilize;
5. List three closing questions you regularly utilize.

If any of the questions cannot be properly answered, a sales education program will improve your closing ratio.

Salespeople should never measure their performance against the performance of someone else. Rather, it should be measured against what they should accomplish based on their ability.

Training programs should take place over a three-month period incorporating weekly meetings designed to achieve pre-determined objectives.

The first step is to establish exactly what a sales team is expected to learn. Many so-called training programs fail because they only deal with specific company agenda items, such as product knowledge and financing. Although these are very important, they are only a small part of what must be mastered.

Specifically, some of the areas of concentration of effort should be:

- Communication skills—the essence of selling.
- Personal motivation — a must for any sales professional.
- Knowledge of the competition — salespeople must know the competition as well as they know their own product.
- Overcoming objections—total awareness of the method of overcoming all objections.

Training sessions should be focused and fun.

• Planned presentation skills - the ability to make a qualified presentation in five minutes on your company and its product, giving at least six key features.

Kickoff is a sales program by exposing staff members to the correct concepts and techniques to be mastered. This can be accomplished in several ways. The sales manager or marketing director can create and present a seminar of approximately 12 to 16 hours. Videotapes and books may be acquired to assist in the process. You may also consider a professional sales trainer to present the program. Weekly meetings, conducted by the sales manager, should then be held to reinforce the material presented.

A typical weekly meeting may include: a motivational message from a member of the sales team, perhaps gleaned from a tape or book: a "key features and benefits" presentation: a presentation on "overcoming objections"; a role-playing situation: a presentation on the "anatomy of the sale." Each of these sections should last from five

to eight minutes.

This format can be modified to include product knowledge, financing and other items. An agenda for each meeting should be established at least six weeks in advance with each salesperson assigned a presentation responsibility.

Other tips on these meetings are: start them on time, keep them focused, tape record them for later review, bring in outside professionals as needed, keep them fun, and make sure each salesperson participates in the teaching process.

Sales education is vital. As someone once said, "It's what we learn after we know it all that really counts."

Bob Schultz, MIRM, CSP, is president of New Home Specialist Inc. and is North America's foremost new home sales and management expert. He is the author of two best-selling books, "The Official Handbook for New Home Salespeople" and "Smart Selling™ Techniques." For more information, phone 561-368-1151 or visit www.newhomespecialist.com.

COMPUTERS/TECHNOLOGY

Saying Hello and Goodbye to Norton

by J. Allen Leinberger

Think of Norton Disk Doctor as the old family dog.

Loyal to a fault, he checks the locks every night before he settles down on the rug. He'll let the baby chew on his ear but protect her to the death from strangers.

Thus it has been with Norton.

From the first day that I plugged in a computer, people told me to get Disk Doctor. Since my new Macintosh had its own virus and disk protection devices, I did not understand why, until I installed Peter Norton's program.

The little cartoon character in the lab coat danced around, checking branches and "B" files and

aliases. If the cartoon was to be believed he even used a tape measure. And when he was done, low and behold, the programs ran fine, unrecognized disks became readable and the hard disk was as pristine as it could be short of a complete clean install.

As Apple took us into the uncharted worlds of Systems 8 and 9, Norton was there with upgrades and additions. Firewall protection was added as was Aladdin's Spring Cleaning and iClean to get rid of leftover stuff that accumulated on the hard drive.

A remarkable program called Speed Disk took all of the knives, forks and spoons in the drawer (euphemistically) and put them all

into the right slots.

Although very few, if any, virus problems threatened Macs, Norton Anti-Virus checked everything that got plugged in - floppy disks, zip drives and CDs. This included virus problems that only affect Windows but might get passed through a Mac. It also has stood guard against worms and Trojan Horses. And you never have to turn it on. It's there, ready to sniff out trouble whenever you plug something in.

Lose a file, or forget its name? Fast Find has worked better than Apple's own finder system for looking up that wayward letter. If you delete something accidentally, Volume Recovery can usually find

it and get it back for you.

When Apple went to the new OSX Unix system it meant that a lot of third party programmers, including Symantec, maker of Norton, had to virtually rewrite the entire code. But they did just that and the results are now available in Symantec Norton Systemworks 3.0. It is everything it has ever been, with new graphics and upgraded operating works.

So the good news is that Systemworks 3.0 is here. And with a feature called Live Update, it finds new upgrades whenever you go to the Internet.

Steve Cullen, senior vice president at Symantec says, "As any user who has experienced the loss

continued on page 24

Chair of Homecare Council Responds to Governor's Comments

continued from page 10

those with disabilities receiving home care under the In-Home Supportive Services (IHSS) program be forced to receive less quality care than you would. Would you allow this same diminution in home care services for your father-in-law?

Governor, look into the eyes of the people you are affecting with your budget cuts? Hear their words, Governor. How can you tell them that you will not do everything in your power to keep them together as a family, in their own homes?

What would you say to Frank Bacon, who at 21 suffered an accident that left him a quadriplegic? Because of a devoted home care provider, who arrives at Frank's home at 4:45 a.m. everyday, Frank is able to hold down two jobs and lives an active and productive life. Without home care, Frank says that he would spend his life confined to his bed or wheelchair.

What do you say to Cindy Venuto and her daughter La'Rissa, who is afflicted with a brain condition that requires full-time supervision? Cindy feeds, bathes, grooms, and dresses La'Rissa. She changes her diapers, puts on her braces and

gives her necessary medications seven days a week, without vacation or sick pay, and for poverty-level wages. She does it because she is a devoted mother who wants her daughter to be able to live in her own home.

And what do you say to Richard Margeson, a former avid cyclist, who at the age of 79 found himself fighting cancer and unable to walk even 10 steps without the help of his home care provider, David. Doesn't Richard deserve the care that allows him to continue living in his own home - from the home care provider who doctors say saved Richard's life? Richard's family lives out of state, so it is David whom Richard looks to for care, support, companionship and the quality of life he deserves. David is family to Richard.

Governor: These are REAL family values. These are your constituents. They should be your special interests. And that's not the end of the story. These cuts will actually end up costing California taxpayers more.

According to the California Health Care Foundation, if home care cases you are jeopardizing were transferred into nursing facilities

this cost to the state would come to an astonishing \$852 million annually - quadruple what it costs to keep these cases in the IHSS program. Providing in home care to these cases saves the state \$648 million per year. And these numbers are conservative because they only look at the most critical cases in IHSS, which are nursing home-eligible.

Why did you fail to mention this during your press conference?

This staggering taxpayer burden doesn't take into account the \$238 million in lost federal match dollars nor the \$476 million in lost local sales revenues from excessive job loss. Nor does it include costs incurred due to unemployed workers seeking the federal and state welfare for which they now qualify. Stripping home care workers of health benefits will also cost taxpayers, as these workers will now be forced to utilize emergency rooms to meet the basic health care needs of themselves and their families. The cost of providing health care to uninsured home care workers is estimated at \$146 million annually. And that number doesn't take into consideration the costs due to increased hospital usage for

seniors and people with disabilities who will no longer have a caregiver ensuring that they are fed, hydrated, taking their medicine and protected from falls in their homes. It is absolutely clear that these cruel cuts make NO economic sense.

When you consider the emotional pain families suffer when ailing loved ones are torn from their family homes and are forced into unfamiliar institutions, it's clear these proposed cuts are inhumane. And when you realize that these proposed cuts would actually cost California taxpayers millions of dollars, it's more than evident that it is in the best interest of ALL Californians to protect home care, preserving it for those who have earned the right to live safely and independently in their own homes.

Governor, as our nation paid its final respects to President Ronald Reagan, I think of no greater tribute than protecting the program he started - the IHSS program - and ensuring that the thousands of seniors who are stricken with Alzheimer's and receive home care are able to continue receiving that care in the comfort and familiarity of their own homes.

Haven Distribution Center, an 830,300-sq.-ft. facility on 39 acres at Haven Avenue and 6th Street. Also double-loaded, the structure has 136 truck docks and four ramped drive-in doors, a 30' clear ceiling height, parking for 285 cars

and 144 trailer stalls.

The Alter Group is a national corporate real estate development firm with five vertically integrated affiliate companies. Each offers

continued on page 30

The Alter Group Enters California Nation Developer to Build 1.35 Million SF in the Booming Inland Empire Region

continued from page 3

trucking lines serving Inland Empire. Rail lines include the Burlington Northern Santa Fe and Union Pacific.

Ontario International Airport - home to United Parcel Service and FedEx terminals - serves the area. It is recognized by Airport World magazine as one of the nation's six best cargo fields and as one of the country's five best alternative airports by Forbes.com - vital accolades that attest to the

region's location advantages.

The initial project is a 528,320-sq.-ft., state-of-the-art warehouse distribution center on approximately 26 acres at 9950 Calabash Avenue in Fontana. The double-loaded structure will have 120 dock-high and four grade-level drive-in doors. Additional features are a 30' clear ceiling height to accommodate high-bay racking systems, parking for 484 cars and 79 trailer stalls.

In Rancho Cucamonga, The Alter Group will underwrite the

You worked hard for your money—
Isn't it time your money
worked hard for you?

MARCH COMMUNITY CREDIT UNION OFFERS:

- HIGHER YIELDS ON SHARE CERTIFICATES, IRA AND MONEY MARKET ACCOUNTS
- LOW RATES ON AUTO, PERSONAL AND REAL ESTATE LOANS
- FREE ACCESS TO YOUR MONEY AT OVER 18,000 CO-OP NETWORK ATMs NATIONWIDE
- 24/7 ACCESS WITH FREE TELEPHONE AND ONLINE BANKING/BILL PAY SERVICE

• NCUA Accounts Insured To \$350,000



March
COMMUNITY CREDIT UNION
A Better Banking Choice
(909) 656-4411
www.marchccu.org
Moreno Valley - 23520 Cactus Ave.
Corona - 850 S. Lincoln Ave., Ste. 101

Not a member? NO PROBLEM. It's easy to join March Community Credit Union!

INLAND EMPIRE PEOPLE

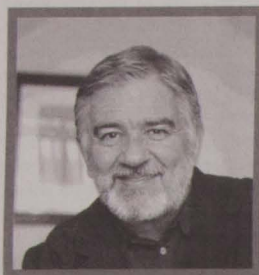
Reel Influence

by Cliff Morman

Attendance at the Palm Springs Film Festival this January was approximately 92,000 people, said festival director, Darryl Macdonald, a significant increase from last year's approximately 70,000 brought about by the festival's extensive influence in the film industry.

The festival, which was begun by Sonny Bono, Palm Springs' former mayor, in 1989, lists total revenues of \$3,375,000 for its 2004-05 year, Macdonald said, which includes this summer's International Short Film Festival as well as next January's feature film festival.

It is funded through ticket sales, corporate sponsorship, government funding, and the International Film Festival.



Darryl Macdonald, Palm Springs Film Festival Director

The feature film festival is one of the three largest in the nation in terms of scope and attendance, Macdonald said, and this year's festival featured 206 films from 65 countries.

The International Short Film Festival features approximately 300 films under 40 minutes in length.

continued on page 35

Southern California Comfort

Bassam Shahin, the general manager of the DoubleTree Hotel in Ontario, has a multifaceted job, to say the least! In addition to ensuring that the entire hospitality operation runs smoothly – and that encompasses not only the comfort of travelers – he is also the one entrusted with the management of the hotel's extensive corporate conventions and a variety of special events. Add to this the ever-important quality food services, and the hotel's current \$15 million renovation process and one can see why Bassam Shahin is one busy man. Improvements and embellishments to the facility are being accomplished to enhance the hotel's reputation in

Southern California, he noted.

The hotel, a part of the Hilton Corporation, will have what Shahin describes as a 'Hacienda Mission' ambience, featuring – Porter's Prime Steak House; Citrus West, a delightful restaurant with an 'open-air' atmosphere; the new Vineyards Bar, and a coffee bar, Java West.

"You have to keep up with the trends and the economy," Shahin commented. "The hotel was a little outdated and we decided to advance it." An additional 145 rooms were constructed in the hotel three years ago, giving the facility a total of 484 rooms and 14 meeting rooms. "When visitors come here, they will have a good

continued on page 35

Peg Karsick Tirelessly Promotes the Loma Linda Business Community

by Georgine Loveland

Peg Karsick, CEO of the Loma Linda Chamber of Commerce, has been an ardent supporter of the chamber since 1981 when the membership numbered a mere 35. Through the years, she has served as member, interim executive direc-

tor, board member, president and CEO.

The organization was originally centered on small business issues in the community as well as the Loma Linda University Medical Center and the Jerry L. Pettis Memorial VA Medical Center.

When the city of Loma Linda

was incorporated in 1970, many of the active chamber members became more involved in the incorporation movement and founded the Loma Linda Merchant Association, which diverted energy from the chamber. At the time that

continued on page 35



Peg Karsick, CEO of the Loma Linda Chamber of Commerce

Karin Weddig Durant-New VP at IEEP

The Inland Empire Economic Partnership has hired Karin Weddig Durant as its vice president for economic development. Durant most recently headed up the West Coast foreign office of investment and promotion for The British Midlands, a joint effort of two regions in the UK. As West Coast vice president, she developed strategic and marketing plans for the western region of North America and built relationships with CEOs and other senior managers of companies interested in

international expansion into the UK. Ms. Durant previously was the Director of Entrepreneur Services with the San Diego Regional Technology Alliance, and worked for the San Diego Regional Economic Development Corporation in Client Services. The San Diego EDC is one of the top economic development organizations in California with a focus on attracting corporate headquarters, R&D, and high tech facilities.

"We are fortunate to have Karin heading up our marketing division.

She brings real professionalism to the program as well as a strong background in attracting knowledge-based companies," said President/CEO Paul Hiller.

Durant will oversee the economic development and marketing division of IEEP and report to the president/CEO.

Karin's first day was Tuesday, May 11. She left immediately to attend two important industry trade shows. "I look forward to working

continued on page 39



Karin Weddig Durant, VP at IEEP

MANAGING

Managing Your Retirement Rollover

by Doug Charney, Senior Vice President/Investments Wachovia Securities

Change is commonplace in the volatile American economy. When a major life change requires you to re-think your retirement plans, you need to consider numerous factors, including portfolio distribution methods, tax options and rollover strategies. Will you make the right decision?

Whether you're changing jobs, funding your child's education, or retiring early, you have some decisions to make that may directly affect your retirement lifestyle. The complex choices may require the advice of a financial advisor, but you can start by thinking about what method of retirement management is best for your needs. Three main options exist, each with pros and cons, for managing your retirement:

1. Take Your Payment as an Annuity.

If you decide to take your retirement savings as an annuity, you will receive a series of payments based on your life expectancy. Hopefully, you'll outlive your expectancy, and in this case, you will continue to receive the payments.

Consider the two types of annuities:

- a. Single-life annuity provides a monthly payment over your lifetime.
- b. Joint and survivor annuities provide for your spouse and dependents after your death, although the payments in this option are typically 30 percent less than the single life annuity because they cover a longer period of time. For example, instead of receiving \$1,000 a month for 20 years, you would receive \$700 a month for 30 years.

Another strategy for annuities is pension maximization. In this case, you choose a single life annuity option and use the extra income to purchase a life insurance policy. When you die, the life insurance replaces the

annuity payment for your survivors.

2. Take the Retirement Payment as a Lump Sum.

This option has positive and negative aspects. If you take the lump sum directly, then you will have 20 percent of the distribution withheld for federal income tax. If you are under 59 1/2 years old, you'll be subject to an additional 10 percent early withdrawal penalty. However, death, disability, separation from service, and some medical expenses are a few exceptions to the early withdrawal penalty. If you are over 59 1/2 years old, you can avoid the mandatory 20 percent withholding by rolling the funds over into an IRA and then taking the money out.

The positive aspect of taking the lump sum is freedom of investment. Instead of conforming to your employer's retirement plan, you are free to invest the money however you like. You can work with the financial institution of your choice and develop a personalized plan that best fits your needs. As your needs change, you can reinvest the money as you see fit because you are not locked into anything.

Before deciding on an investment level for your lump sum, plan a strategy that suits your needs. First, assess your level of risk, as some investments are riskier than others. You wouldn't want to get involved in an investment that could wipe out your savings if it fails.

Next, determine your objectives and allocate your assets in a properly diversified portfolio designed to meet your needs. The five different levels of investment objectives I employ are: defensive, moderate income, balanced growth and income, growth and aggressive growth. Your objectives and needs will vary depending on your age, risk tolerance and investment time horizon. You will need to review your portfolio from time to time as your objectives change or your investments perform differently.

If you've taken the lump sum

amount, you will need to consider some tax options. You may add the sum to your regular earned income for the year and pay your taxes accordingly, but this method results in the highest amount of taxes payable on your distribution. Usually, you save some money if you participate in a five- or 10-year averaging program.

A five-year averaging program allows you to treat the distribution as if you've received payments over five years. Simply take the whole amount and divide it by five. You qualify for this method if you've participated in the employer's retirement program for at least five years, received a qualifying distribution and received a total distribution.

Ten-year averaging works just the same way as five-year, only you divide the amount by 10, calculate the taxes, then multiply the tax amount by 10. To qualify for this method, you must have been born before 1936, participated in the retirement program for at least five years, received a qualifying distribution and received a total distribution.

3. Roll the Money Into an IRA.

After leaving your job, the most effective method of managing your retirement fund is to roll it directly into an IRA, which allows you to take your lump sum without paying current taxes and still maintaining the tax-deferred growth. IRAs offer some flexibility as well. You control your retirement funds among many options, including CDs, stocks, bonds, mutual funds and annuities. To do this, arrange to have the money transferred from the trustee of the retirement plan to the custodian of the IRA. When done correctly, you can avoid withholding and current income taxes.

If you decide to rollover your savings into an IRA and take some money out, you may be able to avoid the 10 percent early withdrawal penalty, making an IRA a good option for parents whose children may attend college or for those who may want to

retire early. Substantially equal payments from your IRA are not subject to the 10 percent penalty if they are payable for five years or until you turn 59 1/2, whichever is longer.

For example, if you decide to take a withdrawal at age 50, you can do so penalty-free as long as you receive payments over a period of 9 1/2 years. These payments would be based on your life expectancy at age 50. Similarly, if you tap your IRA at age 58, you may do so without penalty as long as you receive payments over a period of five years, even though you will turn 59 1/2 before that time.

Decide Wisely!

Don't get caught in a retirement investment decision that doesn't produce the results you want. Your best management plan will depend on your personal needs and your desired retirement lifestyle. Annuities, lump sums, and IRA rollover options each have their positive and negative aspects. Your financial advisor can help you assess your goals and develop a plan that is right for you. As financial advisors do not offer legal or tax advice, we recommend you consult with your chosen legal or tax advisor before making any investment decisions. Keep these retirement management options in mind as you face your life change and redevelop your strategy.

Wachovia Securities, LLC, member NYSE and SIPC, did not assist in the preparation of this article, and its accuracy and completeness are not guaranteed. The opinions expressed are those of the author and are not necessarily those of Wachovia Securities or its affiliates.

This information is provided courtesy of Doug Charney, vice president/investments with Wachovia Securities in Harrisburg, Pa. For more information, call Doug Charney at (888) 529-2974e-mail him at dcharney@wachoviasec.com or visit www.charney.wbsec.com.

Indian Wells Golf Resort Stands Out

continued from page 1

3,500 course on overall golf experience, value for the money, standard of service, conditioning of the course and normal pace of playing 18 holes. The Golf Resort earned an impressive 4.5 of a maximum of five stars.

"We know we're competing with a lot of other outstanding courses," noted Mayor Roach. "We constantly strive to provide an exceptional experience for our residents and visitors. It's a source of great pride that *Golf Digest's* readers feel we are succeeding!"

The city-owned resort, which was featured on the golf channel's "Dean on the Road" series, boasts two immaculate Ted Robinson-designed championship courses and a recently expanded Callaway (golf) Performance Center. The Golf Resort has been named one of the "Top 10 Resorts in California" by *California Golf Magazine*, and "One of the Best Golf Courses in North America" by *The Leading Golf Courses of America*. A three-

time *Golf Magazine* medalist, the resort has also earned a "Golden Tee Award" by *Meetings and Convention* magazine.

For more information on the courses, the Golf Resort's state-of-the-art GPS system, and the Callaway Performance Center, visit www.GolfResortatIndianWells.com or call (760) 346-4653.

Health Consumer Protection Measure to be Reintroduced

The California Association of Health Underwriters (CAHU) has announced that efforts to seek passage of AB 2389 (Koretz, D-West Hollywood), legislation to protect certain health care consumers, would not be going forward to the current legislative session. The bill was intended to protect consumers covered by preferred provider organization (PPO) health plans who are currently being forced to pay significant out-of-pocket costs on specialty services at PPO hospitals.

The bill, sponsored by CAHU

and authored by Assemblyman Koretz, was introduced at the beginning of this year's session and quickly achieved several legislative milestones through the spring. The measure was approved by the Assembly Health Committee earlier this year by a vote of 14-1; the Assembly Appropriations Committee approved it by a vote of 18-1, and the full Assembly passed the measure on May 25 by a vote of 48-28.

Along the way, the bill picked up support from organizations like the National Association of Insurance and Financial Advisors of California and the Western Center on Law and Poverty. However, an assessment of the bill's prospects for getting beyond a crowded bill docket in the Senate Health Committee – coupled with the negotiations that will dominate the legislature's attention during an election year – led to the decision to revisit the measure in 2005.

"We were extremely pleased by how much support this bill received in the Assembly and how far it made it through the process, but it was a confluence of factors that led to this decision," said CAHU President Jeff Miles. "Given the extremely crowded policy agenda, very difficult and time-consuming

budget deliberations, and a political environment charged by the upcoming elections, we just didn't feel that the time was right for this bill."

Under current law, consumers who received treatment at PPO hospitals by anesthesiologists, radiologists, pathologists or other specialists not contracted as part of the PPO network, are being forced to pay fees over and above those called for in the insurance policy. In many cases, the hospital, the specialist physician or the insurance carrier do not disclose to the consumer that these kinds of services are only partially covered under their plan and that they will get a balance bill for the amount over that allowed in their insurance contract. AB 2389 would have required PPO hospitals and health care providers to include provisions in their contracts of the payment of all services provided by a non-preferred provider that are furnished through the hospital.

CAHU will be revising its options on this issue for next year's legislative session. In the meantime, it plans to continue efforts to build consensus among hospitals, doctors and the carrier community around non-legislative remedies to the issues the bill attempted to address.

Goodbye to Mr. PR

continued from page 10

Hispanic Chamber may not have fared as well, but not for lack of support from Watson's airport promotional budget.

And he didn't just write checks.

When the city wanted to mount its centennial celebration, Dennis Watson took the reins. He even ran out to Smart and Final to buy more hot dogs when the initial supply ran out on the night of the Centennial Christmas on Euclid lighting celebration. The dogs were frozen and he barely got them onto the grill when the hungry crowd grabbed them off. (They must have sucked on them.)

His personal warmth extended to all who knew him. His down-home charm and Gaelic wit inspired confidence in tourists and airport employees alike. After

many community events he would invite us over to the Ontario Hilton for what he dubbed the "beer tasting" parties.

But when 9-11 struck, he shifted gears in order to assure everyone flying out of "his" airport that security would not spoil the traveling experience.

His was, ultimately, a political position, running a fine line between the L.A. Airport bosses whom he answered to and the city of Ontario which sold off the airport back in the '60s, but felt that it was still theirs as long as it remained within their corporate limits.

Few on either side had anything bad to say about his work.

Dennis Watson leaves us to spend time on his boat.

Ontario's loss is the boat's gain.

The Formula for Failure and Success

continued from page 14

ents once did. This is why it is imperative to refine our philosophy in order to be able to make better choices. With a powerful, personal philosophy guiding our every step, we become more aware of our errors in judgment and more aware that each error really does matter.

Now here is the great news. Just like the formula for failure, the formula for success is easy to follow: It's a few simple disciplines practiced every day.

Now here is an interesting question worth pondering: How can we change the errors in the formula for failure into the disciplines required in the formula for success? The answer is by making the future an important part of our current philosophy.

Both success and failure involve future consequences, namely the inevitable rewards or

unavoidable regrets resulting from past activities. If this is true, why don't more people take time to ponder the future? The answer is simple: They are so caught up in the current moment that it doesn't seem to matter. The problems and the rewards of today are so absorbing to some human beings that they never pause long enough to think about tomorrow.

But what if we did develop a new discipline to take just a few minutes every day to look a little further down the road? We would then be able to foresee the impending consequences of our current conduct. Armed with that valuable information, we would be able to take the necessary action to change our errors into new success-oriented disciplines. In other words, by disciplining ourselves to see the future in advance, we would be able to change our thinking, amend

our errors and develop new habits to replace the old.

One of the exciting things about the formula for success – a few simple disciplines practiced every day – is that the results are almost immediate. As we voluntarily change daily errors into daily disciplines, we experience positive results in a very short period of time. When we change our diet, our health improves noticeably in just a few weeks. When we start exercising, we feel a new vitality almost immediately. When we begin reading, we experience a growing awareness and a new level of self-confidence. Whatever new discipline we begin to practice daily will produce exciting results that will drive us to become even better at developing new disciplines.

The real magic of new disciplines is that they will cause us to amend our thinking. If we were to

start today to read the books, keep a journal, attend the classes, listen more and observe more, then today would be the first day of a new life leading to a better future. If we were to start today to try harder, and in every way make a conscious and consistent effort to change subtle and deadly errors into constructive and rewarding disciplines, we would never again settle for a life of existence – not once we have tasted the fruits of a life of substance!

Jim Rohn is considered to be America's foremost business philosopher. To be part of the Jim Rohn Weekend Leadership Event (with Special Guest Brian Tracy and Denis Waitley) in Anaheim, July 30th through August 1st, go to <http://jim3day.jimrohn.com> or call 800-929-0434.

Building Your Network

continued from page 14

responsibility. Tell your boss that you are determined to be extremely valuable to the organization and that you are willing to work extra hours in order to make a more important contribution.

There is nothing so impressive to a boss as an employee who continually volunteers for more responsibility. Many people have the unfortunate goal of doing as little as possible for as much money as possible. But not the winners. The winners realize that if all you do is what you're being paid for today, you can never be paid any more in the future. The person who continually volunteers for extra assignments and does more than is expected gains the respect, esteem and support of his or her boss.

We have moved from the age of the go-getter to the age of the go-giver. A go-giver is a person who practices the law of sowing and reaping. He or she is always looking for opportunities to sow, knowing that reaping is not the result of chance. You will find that successful people are always looking for

opportunities to help others. Unsuccessful people are always asking, "What's in it for me?"

The surprising thing is that the more of yourself you give away with no direct expectation of return, the more good things come back to you in the most unexpected ways. In fact, it seems that the help we get in life almost invariably comes from people whom we have not helped directly. Rather, it comes from others who have been influenced by people whom we have helped directly. Therefore, since you can't control where your help or assistance is coming from, you must establish a blanket policy of giving with complete confidence that it will come back to you in the most wonderful ways.

Whatever your job or occupation, there are trade and industry associations, business associations and service clubs that you can join. Excellent networkers are among the best known and most respected people in the community. To reach that status, they followed a simple formula. They carefully identified

the clubs and associations whose members they can help and support and who can help and support them in return. And then they joined and participated.

When you look at the various organizations you should join, you should select no more than two or three. Target the ones with the people that can be the most helpful to you. When you join, your strategy should be to look at the various committees of the organization. Volunteer for the committee that engages in the activities that are most important to the organization, such as governmental affairs or fund-raising. Then get fully involved in your chosen responsibilities.

You will find that the members of the key committees are usually key players in the business community as well. By joining the committee, you create an opportunity to interact with them in a completely voluntary and non-threatening way. You give them a chance to see what you can really do, outside the work environment. And you contribute

to the committee as a peer, not as an employee or subordinate.

Networking fulfills one of your deepest subconscious needs – getting to know people and being known by them. It fulfills your need for social interaction and for the establishing of friendly relationships. It broadens your perspective and opens doors of opportunities for you. It increases the number of people who know and respect you. It makes you feel more in control of your career. And it can be one of the most exciting and fulfilling experiences of your life.

Brian Tracy is legendary in the fields of management, leadership, and sales. He is the author of numerous best-selling books, including the newly released "Change Your Thinking, Change Your Life," and "Time Power." To see Brian "live" at the upcoming Jim Rohn Weekend Event (with Jim and Special Guest Brian Tracy) in Anaheim, July 30th through August 1st, go to jim3day.jimrohn.com or call 800-929-0434.

GLOBAL

CTI GROUP

Welcome to true Communications Solutions

— this is where you go for all of your business communications needs.

Global CTI Group provides the complete array of communications solutions to help your business save and make money.

How? Call or log-on to find out. You'll be amazed at what you can do for your business.

Global CTI Group provides:

- Voice solutions — PBX, Hybrid, & IP Telephony
- Data networking — LAN, WAN, & Wireless
- VPN and Security solutions
- Carrier Services
- Network and IT Administration
- Maintenance
- Structured Cabling

Through June 30, Global CTI Group is offering

25% off of a Baseline Network Assessment

OR

a free personal wireless access point with a Baseline Wireless Site Survey.

Log on to www.gcti.com/assess to register and learn more about these services.

We'll get right back to you to schedule this important step to improve your business.

41133 RAIN TREE • MURRIETA, CA 92562

KNOWLEDGE • EXPERIENCE • INTEGRITY • SERVICE

909.894.2002

NEC Global CTI Group, NEC is a trademark of NEC Corporation. Other trademarks are the property of their respective owners. © 2004 Global CTI Group, NEC is a trademark of NEC Corporation. Other trademarks are the property of their respective owners.

COMMUNICATIONS TECHNOLOGY INTEGRATORS

Business & Liability Insurance Agencies Serving the I.E.

Ranked by Value Premiums Written 2004

Company Name Address City, State, Zip	\$ Value Premiums Written I.E. 2003	Number Premiums Written I.E. 2003	# Licenced Agents I.E. # Employees I.E.	Coverage Offered	Headquarters Year Established I.E.	Top Local Executive Title Phone/Fax E-Mail Address
4. Kessler Alair Insurance Services, Inc. 2335 W. Foothill Blvd., Ste. 1 Upland, CA 91786	33,953,716	WND	22 27	Commercial Liability, Property, Inland Marine, Auto, Personal Benefits (Health/Dental), Home Life, Disability	Upland 1923	C. Brad Kessler President (909) 931-1500/932-2133 bkessler@kessleralair.com
5. Amorelli, Rosemann & Assoc. Ins. Svs. 441 N. Central Ave. Upland, CA 91786	31,000,000	WND	8 25	Property & Casualty, Workers' Compensation, Commercial Lines, Personal Insurance	Upland 1987	Ed Rosemann Principal (909) 981-5806/982-4791 edrosemann@arainsurance.com
6. Davis & Graeber Ins. Services, Inc. 470 E. Highland Ave. Redlands, CA 92373	21,800,000	WND	36 42	Packages, Auto, Workers Compensation, Excess Liability, Surety, Benefits & Personal Lines	Redlands 1949	Peter M. Davis CEO (909) 793-2373/798-6983 pdavis@davisandgraeber.com
7. Unickel & Associates Insurance Agency 1737 Orange Tree Ln. Redlands, CA 92374	14,000,000	WND	4 9	Commercial, Personal, Life, Health, Bonds, All Insurance Coverages Offered	Redlands 1940	Burt Gross President (909) 793-6810/798-3959 unickelins@aol.com
8. Desert Southwest Ins. Brokers, Inc. 74-785 Hwy. 111, Ste. 209 Indian Wells, CA 92210	7,500,000	WND	10 11	Commercial, Auto, Homeowners, Farm, Employee Benefits	Indian Wells 1991	Bradley J. Salute President (760) 773-5955/776-4205 brad@desertswinsurance.com
9. Raintree Insurance Agency, Inc. 2037 N. "D" St. San Bernardino, CA 92405	7,500,000	na	17 23	Commercial Insurance, Workers' Comp, Personal Lines, Life, Group Health	San Bernardino 1923	Holly A. Fietsch President (909) 881-2654/886-3558
10. Dan Smith Insurance Agency, Inc. 14950 Circle Dr. Victorville, CA 92392	6,000,000	WND	5 13	Auto, Home, Business, Health, Long Term Care Watercraft & Motorcycle	Victorville 1917	Margy Smith Owner/CEO (760) 245-5344/241-3567 jack.betterly@dan-smithins.com
11. CalBond Insurance & Surety Agency 400 S. Ramona Ave., Ste. 205 Corona, CA 91719	5,500,000	WND	8 10	Surety Bonds, Workers' Comp, Property, GL, Vehicle	Corona 1991	George Burchfiel President (909) 371-8147/371-2027
12. Dan Smith Insurance Agency, Inc. 14950 Circle Dr. Victorville, CA 92392	4,000,000	WND	3 10	Auto, Boat, All Commercial, Bonds, Home, Life, Motorcycle, Medical, Dental, Rental, Workers Compensation, Contractors	Victorville 1917	Margy Smith CEO (760) 245-5344/241-3567 jack.betterly@dan-smithins.com
13. Raphael John Joseph Ins. Service 7028 Indiana Ave., #201 Riverside, CA 92506	2,500,000	945	3 4	Property/Casualty, Commercial & Personal Lines, Life/Health, Group & Individual	Riverside 1981	Cheryl Joseph CFO (909) 683-0777/682-2788 rjins@pe.net
14. Hann Insurance Agency 57380 29 Palms Hwy. Yucca Valley, CA 92284	2,300,000	WND	4 4	Property, Casualty, Life	Yucca Valley 1977	Gary D. Hann Owner (760) 365-9744/365-2669 mail@hanninsurance.com
15. Joseph Insurance Service 3694 Sunnyside Dr. Riverside, CA 92506	2,046,000	1400	4 1	Personal Lines	Riverside 1981	Cheryl Joseph Owner (909) 683-0777/682-2788
16. Paul J. O'Brien Insurance Services 6864 Indiana Ave., Ste. 100 Riverside, CA 92506	1,200,000	WND	2 3	Small Commercial & Personal Lines	Riverside 1975	Paul J. O'Brien Owner (909) 682-0431/784-5098
17. Dodge Warren & Peters Ins. Services, Inc. 430 N. Vineyard Ave. Ontario, CA 91701	WND	WND	13 15	Business Insurance, Property, Casualty, Group Life & Health Benefits, Pension & Profit Sharing Services	Torrance 1978	Brian J. Rogers Sr. Vice President (909) 937-2040/937-2045 brogers@dwdandp.com
18. Insure HiTech 1800 Century Park East, Ste. 600 Los Angeles, CA 90067	N/A	N/A	15 39	Business Insurance, D & O, EPL, Network Security, Hackers Insurance	Princeton, NJ 2000	L. Walsh/J. Plascencia V.P.s, Sales (800) 858-0110/(609) 987-0490 Info@insurehitech.com
19. Dodge Warren & Peters Ins. Services, Inc. 430 N. Vineyard Ave. Ontario, CA 91701	WND	WND	13 15	Business Insurance, Property, Casualty, Group Life & Health Benefits, Pension & Profit Sharing Services	Torrance 1978	Brian J. Rogers Sr. Vice President (909) 937-2040/937-2045 brogers@dwdandp.com
20. Flory Insurance Agency 224 E. 40th St. San Bernardino, CA 92404	WND	WND	4 5	Workers' Compensation, Commercial Liability, Property, Auto, Bonds, Inland Marine	San Bernardino 1964	Denise Flory President (909) 881-4640/881-3410 insurance.pro@gte.net

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2004. This list appeared in the Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Advertising Agencies In the Inland Empire

Lyons' Media 10532 Acacia #B-5 Rancho Cucamonga, CA 91730	WND	0 100 0	Norco Mitsubishi Senior Expo Ontario Mitsubishi	Rancho Cucamonga 1998	Fran Robertson Warrior/Princess (909) 980-7200	Joe Lyons Warrior/Poet (909) 980-7200 mr1take@aol.com
---	-----	---------------	---	--------------------------	--	--

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

EDUCATION

UC Riverside Outreach Program Earns \$1.3 Million Federal Grant

Project to Focus on Language Arts and Reforestation in San Bernardino Mountains

A University of California, Riverside student outreach effort is looking forward to a wilderness rescue: It comes in the form of a \$1.3 million replenishment after a tough year of slashed state funds and scorched hopes, and offers a chance to do some good for kids and the environment.

The Corporation for National and Community Service in Washington, D.C., has awarded the University/Eastside Community Collaborative federal grants of \$464,933, in each of the coming three academic years, to support the group's public service programs in language arts and environmental science, said Lucia Ortega-Villasana, director of the UECC Center for Public Service.

The national public service program UECC Americorps is getting ready to recruit 90 UCR students and 500 community

members to work with primary and secondary pupils in Riverside's Eastside neighborhood, where many families have relatively low incomes and some do not speak English fluently. The project will put an intense focus on language arts, environmental science and botany, Ortega-Villasana said. Students will have classroom lessons, she said, but also will learn about nature and do hands-on reforestation in a separate project in the San Bernardino Mountains, which last year were ravaged by wildfires.

Students will be chosen for academics or outdoor activities, Ortega-Villasana said, and some will do both. Lessons will coordinate with the state's standards for each grade level involved. The project is aimed at children in fourth through 10th grades.

"This (the grant) has given just an absolute ray of hope for us to continue our outreach in

the community," Ortega-Villasana said.

The team behind the six-year-old effort, drawn from UC Riverside, the mayor's and city manager's offices and the Riverside Unified School District, got a big shock when its funding suffered "horrible cuts" last year, she said.

Getting more money meant working fast to build a proposal and guide it through state and federal application processes. Ortega-Villasana credited the chancellor's office, the city and the school district for holding the effort together through the funding drought. She named several team members who did the work to win the \$1.3 million: Debbie Ausman, principal at Fremont Elementary School; Robert Ferretti, who recently retired as director of educational accountability for the school district; Troy Brown of the city manager's office; Terrie

Bourdeaux, a UCR student affairs analyst; David Serrano in the university's contracts office, and consultant Anna Marie de Mars, who evaluated the proposal.

The University of California, Riverside is a major research institution and a national center for the humanities. Key areas of research include nanotechnology, genomics, environmental studies, digital arts and sustainable growth and development. With a current undergraduate and graduate enrollment of nearly 17,000, the campus is projected to grow to 21,000 students by 2010. Located in the heart of Inland Southern California, the nearly 1,200-acre, park-like campus is at the center of the region's economic development. Visit www.ucr.edu or call (909) 787-5185 for more information.

Business & Liability Insurance Agencies Serving the I.E.

Ranked by Value Premiums Written 2003

Company Name Address City, State, Zip	\$ Value Premiums Written I.E. 2003	Number Premiums Written I.E. 2003	# Licenced Agents I.E. # Employees I.E.	Coverage Offered	Headquarters Year Established I.E.	Top Local Executive Title Phone/Fax E-Mail Address
1. Talbot Insurance and Fin. Svcs., Inc. 4371 Latham St., Ste. 101 Riverside, CA 92501	183,000,000	WND	76 138	Business Insurance, Personal Insurance, Employee Benefits, Life, Health	Albuquerque, NM 1981	Roy H. Taylor President (909) 779-8515/788-2536
2. Austin, Cooper & Price 2131 Elks Dr. San Bernardino, CA 92404	165,000,000	WND	42 61	Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance	San Bernardino 1929	John C. Austin President (909) 886-9861/886-2013 acp@acpinsurance.com
3. Hamilton Brewart Insurance Agency 1282 W. Arrow Hwy. Upland, CA 91786	80,000,000	WND	14 75	Commercial Property & Liability, Workers' Compensation, Personal Auto & Homeowner, Group Life & Health	Upland 1976	Hamilton Brewart President (909) 981-5210/985-3448 derek@hamiltonbrewart.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright IEBJ.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Saying Hello and Goodbye to Norton

continued from page 16

of important computer files or personal data will testify, the most valuable component of a computer system is frequently the information it contains.

At the same time, Ron Okamoto, a senior vice president at Apple says, "Our customers' secu-

rity and the health of their systems are extremely important to Apple."

Given the importance everyone places on the Systemworks program, it comes as quite a surprise that Symantec has announced the end of the line. Three Point Oh and any simple updates are as far as they are willing to go for Apple. With the next major change, which

will probably be the soon to be released OSX 4.0 Tiger system, Norton is done. Go buy MacAfee or some other protection device. This hero of the last decade is tossing in the gloves, hanging up the boots, giving up the ghost. Whatever it may take to rewrite the Systemworks program to keep up with Mac will not happen.

Pity.

That yellow and white box has been to Mac addicts what aspirin has been to headaches. It has presented a noble and gallant effort that has saved many a computer user from jumping out of a window.

Norton Systemworks, we will miss you when you are gone.

Advertising Agencies In the Inland Empire

Listed Alphabetically

Agency Address City/Zip	\$ Cptd. Bllng (IE) \$ Cptd. Bllng (Total) \$ Gross Income (Fiscal Year 2001-2002)	% Print Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqrts. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
Kiner/Goodsell 73-101 Hwy. 111 Palm Desert, CA 92260	WND	30 30 40	Fantasy Springs Resort Casino City of La Quinta	18/2 18/2	1994 Palm Desert	Scott Burch V.P. Graphic Services (760) 773-0290/773-1750 scottb@kgadvertising.com	Scott M. Kiner President (760) 773-0299/773-1750 scottk@kgadvertising.com
KMdezine 12029 Vintage Dr. Fullerton, CA 92337	WND	90 0 10	Commercial Printers Small Businesses Non-Profit Organizations	2/1 2/1	1993 Fontana	VanderVies Art Director/Designer (909) 823-5656/823-5655 kmdezine@flashcom.net	Marci VanderVies Director of Operations (909) 823-5656/823-5655 kmdezine@flashcom.net
PMA ADL 1090 N. Palm Canyon Dr., 2nd Floor Palm Springs, CA 92262	WND 3 Mil. WND	90 10 0	Century Homes Victor Valley Co. Ministrelli Homes	7/1 7/1	1982 Palm Springs	Barbara Gorman Sr. Art Director (760) 320-9973/320-9055	Paul Mahoney President/Owner (760) 320-9973/320-9055
Performance Group, The 1251 Pomona Rd., #101 Corona, CA 92882	WND WND 1.1 Mil.	50 0 50	Marriott Hotel Doubletree Hotel	7/1 7/1	1992 Corona	Natalie Rucinski President (909) 273-7390/273-7395	Valerie Clair Treasurer (909) 273-7390/273-7395
Perry Design & Advertising 6750 Pilgrims Ct. Alta Loma, CA 91701	WND	85 10 5	Quakes Baseball Kessler Alair Insurance Simplify Your Life Spa	3/1	1997 Alta Loma	Janine Perry Partner (909) 945-9500/980-6398 janine@perryadvertising.com	Angelique Strahan Partner (909) 945-9500/980-6398 angelique@perryadvertising.com
Pirih Productions P.O. Box 340 Rimforest, CA 92378	WND	WND	Southern Calif. Edison Barstow Tourism & Marketing Sanyo Fisher Co.	4/1	1990 Rimforest	Diane Wiltsie Designer (909) 336-4373/336-4371	Susan Pirih Office Manager (909) 336-4373/336-4371 pirih@earthlink.net
Publicity Unlimited 39000 Bob Hope Dr., Lakeview Bldg. Rancho Mirage, CA 92270	WND	WND	Desert Orthopedic Center Desert Shores Motor Coach Resort Montech Golf, Inc.	4/1 4/1	1993 Rancho Mirage	Erika Z. Byrd Creative Director (760) 776-9946/776-9956 erika@publicityunlimited.com	Erika Z. Byrd President (760) 776-9946/776-9956 erika@publicityunlimited.com
Spitfire Studios 112 Harvard Ave., Ste. 92 Claremont, CA 91711	WND	60 20 20	San Antonio Community Hospital Diversified Pacific Dev. Company Vineyard Bank	4/1	1979 Claremont	Melissa Flicker (909) 621-6138/621-6231 production@spitfirestudios.net	Chas Seward Principal (909) 621-6138/621-6231
Stanford Marketing & Productions 2392 Mira Monte, Ste. D Palm Springs, CA 92264	WND	10 70 20	Madison Wiefels & Son Chappell Ministry	2/1	1986 Palm Springs	Tom Stanford Owner (760) 202-8110/202-8210 ml-stanford2004@yahoo.com	Tom Stanford Owner (760) 202-8110/202-8210 ml-stanford2004@yahoo.com
Stewart Holt & Partners 3602 Inland Empire Blvd. Ontario, CA 91764	2.2 Mil. 18.6 Mil. 3.2 Mil.	24 18 58	Spitfire Spark Plugs Peak Antifreeze Castrol	30/1 32/2	1989 Ontario	Michael Stewart Vice President (909) 941-7022/941-0877	Steven Holt President (909) 974-4422/974-4432
Turk & Company 1291 N. Indian Hill Blvd., Ste. A Claremont, CA 91711	WND	WND	Riverside Medical Clinic St. Mary Medical Center Cedars-Sinai Health System Riverside County Credit Union	5/1 5/1	1990 Claremont	Tony Pinto Creative Director (909) 398-1299/398-1280	Mary Turk President (909) 398-1299/398-1280 mary@turkco.com
Uber Advertising & Pub. Relations 592 N. Euclid Upland, CA 91786	WND	55 25 20	Citizens Business Bank Loma Linda Uni. Medical Center Metro YMCA	WND	1976 Upland	Christopher Wheeler Creative Director (909) 981-3141/982-0869 cwheeler@uberadv.com	Jim Burns President (909) 981-3141/982-0869 jburns@uberadv.com
Vaughan Group 2682 Market St. Riverside, CA 92501	WND	75 20 5	Medical Financial Commercial Development	12/1 12/1	1995 Riverside	Lee Reeder Marketing Director (909) 786-3610/686-2734	Jason Vaughan Director (909) 786-3610/686-2734
Winter Advertising Agency 41689 Enterprise Circle N, Ste. 112 Temecula, CA 92590	WND	85 0 15	Riverside CVB Mission Inn City of Ontario	3/1 3/1	1995 Temecula	Mary Winter Owner (909) 296-9096/296-9097 mary@winteragency.com	Mary Winter Owner (909) 296-9096/296-9097 mary@winteragency.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sandra Olvera. Copyright 2004.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

RESOURCE DIRECTORY

Need QuickBooks® Support?

- Stressed out by bookkeeping problems?
- Get more out of QuickBooks® with expert QuickBooks® training



Call Linda Russell
the QuickBooks® Queen

909.949.4930
877.553.4422

E-mail Linda qbbq@uia.net

QBO QUICKBOOKS
PRO ADVISOR

I Provide New
Customers at a
Cost of \$16 To \$30.
Each *Guaranteed*

CALL
949-540-1355

S.C. Marketing is a Result
Producing Marketing Co.

INLAND EMPIRE
business journal

Subscribe
Now!
Call Today
(909)
989-4733

KCAA 1050 AM

"Time Out"

With Bill Anthony
and Joe Lyons



They review gourmet foods, travel
and world famous restaurateurs...



...plus guest interviews with
award winning chefs, renowned
wine connoisseurs and leaders in
the hospitality industry each
Saturday on "Time Out" at 2 p.m.



Assisting Organizations to Manage Growth and
Transformation Strategically with:

- Organizational and Employee Attitude Surveys
- Management Coaching and Development Programs
- Selection _ Retention _ Succession Planning _ Leadership Development Tools
- Financial and Business Information Evaluations

For More Information Contact: info@Predictsuccess.com

(800) 530-3231 _ (760) 416-3447 _ (866) 404-5044

HRD
Training House
HRD Performance Technology Group Executives

BUSINESS TO BUSINESS
COURIER SERVICE



Your Intra-County business mail will be picked up by courier
TWICE a day and hand delivered on our next route.

Services Available Include:

- Same Day Delivery
- Couriers
- Tailored Delivery Systems
- Parcel Delivery
- Special Messenger
- Bag Exchanges
- Overnight Letter Service



For Service in the Inland Empire call:

1 • 800 • GO • 4 • ICBM

Serving all of Southern California

Complaints... Praise! Suggestions?

E-Mail us @

iebj@busjournal.com

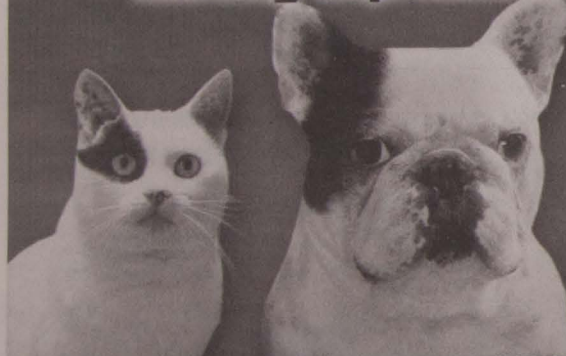
Certified Public Accountant Firms

Company Name Address City/State/Zip	# CPA's in LE. # Priors in LE. Ttl. Empls in LE.	Year Founded	# Offices in LE. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax E-Mail Address
1. Vavrinek, Trine, Day & Co., LLP 8270 Aspen Street Rancho Cucamonga, CA 91730	55 12 79	1948	1 6 Rancho Cucamonga	Financial, Government, Manufacturing, Real Estate, Transportation, Construction, Non-Profit	Donald A. Driftmier Partner (909) 466-4410/466-4431
2. Maryanov Madsen Gordon & Campbell 801 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	13 4 38	1964	2 2 Palm Springs	Construction, Professional, Hospitality, Taxation, Business & Financial Planning, Fraud Estate Planning, Management Consulting, Business Valuation	Lyle Pierceall President (760) 320-6642/327-6854 mmgcpa.com (website)
3. Mellon, Johnson & Reardon, CPA's 846 W. Foothill Blvd. Upland, CA 91786	25 5 35	1955	3 3 Upland	Construction, Agriculture, Healthcare, Manufacturing, Auditing & Accounting Services, Tax Litigation Support	Steven Spears Partner (909) 985-7286/982-0487 sspears@mjrcpas.com
4. Vicens, Lloyd & Stutzman LLP 5210 E. Route 66 Glendora, CA 91740	21 7 8 60	1953	1 1 Glendora	Individuals, Manufacturers, Distributors, Water Agencies, Professional Service Firms, Non-Profits, Education, Personal & Corp. Tax Returns, Financial & Compliance Audits, Pension Plan Audits, <u>Comp. & Reviews, Budgeting & Analysis</u>	Carl Pon/Mary Ann Co-Managing Partners (909) 593-4911/593-8879 www.vistlp.com (website)
5. Rogers, Anderson, Malody & Scott, LLP 290 North "D" St., Ste. 300 San Bernardino, CA 92401	24 6 31	1948	1 1 San Bernardino	Non-Profits, Government, Retail, Manufacturing, Audits, Reviews, Compilations & Accounting Services, Tax Preparation and Planning, Estates & Trusts Healthcare, Construction	Robert Memory Administrative Partner (909) 889-0871/889-5361 rams@ramscpa.net
6. Swenson Corporation, CPA's 10606 Trademark Parkway N. Rancho Cucamonga, CA 91730	8 4 15	1988	1 1 Rancho Cucamonga	Manufacturing, Distribution, Real Estate & Construction	Joseph Barr President (909) 989-5867/989-1471
7. Genske, Mulder & Co. CPA 9500 Haven, 2nd Floor Rancho Cucamonga, CA 91730	10 6 28	1981	1 1 Costa Mesa	Agriculture, Construction, Manufacturing, Accounting, Income & Estate Tax	Bradford Carr Office Manager (909) 483-2100/483-2109
8. Soren McAdam Christenson LLP 2068 Orange Tree Lane, Ste. 100 Redlands, CA 92374	22 8 34	1979	1 1 Redlands	Healthcare, Manufacturing, Construction, Auditing & Accounting Services, Tax Preparation & Consulting, Business Valuation & Consulting	Douglas R. McAdam Managing Partner (909) 798-2222/798-9772 rwadell@smc-cpas.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright 2004, 2004 Book of Lists.

The Book of Lists available on Disk, Call 909 484-9765 or Download Now from www.TopList.com

We Make A Lasting Impression



Full Color Printing
Responsive and Accurate
Impressive Quality

Affordable

8656 Ullica Ave. Suite 100
Rancho Cucamonga, CA 91730
909.980.1577
PRINTING
JUSTPRINTING.COM

WEB SITES

Avistar Communications, Inc.	www.avistar.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture	www.atinet.org/aep
Best Bets of Things to do.com	scartatler.com
Business Bank of California	www.businessbank.com
California State Government Home Page	www.ca.gov
Center for International Trade Development	www.resource4u.com/citd/
City Business Guide CITIVU Rancho Cucamonga	www.citivu.com
Columbia Chino Valley Medical Center	www.cvmc.com
First Federal Savings of San Gabriel Valley	www.firstfederalsgv.com
PFF Bank & Trust	www.pffbank.com
I.E. Small Business Dev. Ctr	www.iesbdc.org
Marriage & Family Therapist	www.claremontcounseling.com
Small Business Development Center	www.iesbdc.org
U.S. President	www.whitehouse.gov

E-MAIL ADDRESSES

Bill Leonard	senator.leonard@sen.ca.gov
California Center for Health Improvement	ccchmail@aol.com
Inland Empire International Business Association	ieibatrade@aol.com
U.S. Government Printing Office, GPO Access	gpoaccess@gpo.gov
U.S. President	president@whitehouse.gov

BULLETIN BOARD SERVICES (BBS)

Information is subject to change without notice and some operators may charge fees.
Alice's Wonderland: Amateur radio, Pison and Rempage support, CD-ROM, No Ratio, On-line games, active message bases; (909) 597-4469
Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac; 144 baud; (310) 595-5338
The Blueprint Place BBS: CAD-plotting service; drop "DWG" Auto-CAD files; zipped and text file in CAD library; 144 baud; (310) 595-5088
Mine and Yours BBS: WWW Networks, Large File, MSG Base, Games, Internet e-mail and Local Echoes, Fees free; (760) 244-0826
Ebis: Business, Business management, labor laws, CPN issues, human resources, employee benefits; 144 baud; 24 hours; (714) 239-6864
InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds; 28.8 baud; (818) 331-4611
Monmouthville BBS & Broadcast: WwnNet, E-mail, TradeWards, Lord Scribble On-line; 144 baud; (310) 432-2423
PC-Windowsmaker BBS: A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus; 28.8 baud; (909) 637-1274
Park Technology Group: Networks, cabling, security online support, free downloads; 7 a.m. to 6 p.m. (909) 784-3475

Subscribe Now! Call Today
Inland Empire Business Journal
(909) 989-4733

FINANCIAL INSTITUTIONS

Out of Control? The Controller and the Family Business

by Gerry Murak

Family businesses need to objectively evaluate their key financial metrics and the person who is responsible for them. Frequently, family owners' interpretations of a controller's education or outside experience usually does not qualify them for the position.

1. **Back off** — "It's my company and my checkbook."
2. **Honey Do or Gene Pool** — "Who else can you trust?"
3. **Undersized** — "Just give my accountant the shoeboxes."
4. **Survivor** — "They have been here since 'Day One.'"
5. **Defector** — "They must be good; they used to work for my accountant."
6. **Teflon** — "They don't have a clue what it takes to run this business."
7. **Big League** — "They got tired of working for the big corporation."
8. **Tag Team** — "If one is good, two are better."
9. **Jumping Ship** — "I knew he or she was the problem."

Let's take a closer look:

- **Back off** There is no question about who is in control here. This family business owner tries to do it all, including keeping the books. No one else is trusted with the financial information, sometimes including the outside accountant.
- Under this style of control, lenders are way down the food chain. Typically, calls from a lender are put off, or they are not returned at all. It is a case of "my way or the highway," even if "my way" is going off the edge of a cliff.
- **Honey Do or Gene Pool** This family business owner often shrugs off financial control with, "I don't have time for that stuff." Such owners

ers cite numerous examples of why they can only trust their spouse, son or daughter. This type of controller's education or outside experience usually does not qualify them for the position.

It is important to watch for the "lucky gene pool" — the son or daughter fresh out of school with no outside experience. If the son or daughter attempts to improve financial controls in the company, he or she risks straining their relationship with the parent running the business, both at home as well as the office. All too often, members of the lucky gene pool can be swayed by the promise of another perk from dad or mom.

• **Undersized** Family businesses often grow their financial control titles faster than the knowledge or experience of the person in the job merits. When family businesses experience rapid growth, business systems and manages skill sets often lag behind.

At one client's company, the controller was asked for a cash-flow report and responded, "What's that?" At another company, the vice president of finance wrote payroll checks in longhand!

- **Survivor** Owners often have a confidant who is not a family member at the business. Typically, this employee joined the company shortly after the business got going. The confidant has been there through the ups and downs, and the owner has faith in the person; "They pulled me through before."
- The confidant typically has worn many hats. Even when the business is in a crisis, the owner is very reluctant to break this bond. "After all, they are part of the family," the owner might say. "The banker is used to working with them." Once again, individuals who fit this profile often have titles and compensation that exceed their capability.
- **Defector** This scenario arises

when a member of the family business' accounting firm has come to know the family business. A working relationship develops between the family business owner and the outside accountant.

This comfort level leads the family to disclose more information to this person than to other internal or external contacts. As a result, the family hires the accountant as a controller. Sometimes this situation works out well. Other times, this may be their first move away from public accounting and they lack hands-on business experience in managerial accounting, such as costing. An intervention strategy, coupled with coaching for such a controller, can often yield significant benefits.

• **Teflon** It is not uncommon, when a family business is in need of a turnaround, to find an owner who does not understand how to read financial reports and act on them. The "Teflon" here refers to the owner, "I give the controller anything they ask for, and I get back all these reports. What good are they?"

Although the controller may have the right skills, knowledge and ability, the owner washes his/her hands of any accountability and lets the controller take the heat.

A clear understanding of the owner's own specific strengths and weaknesses is essential to providing the necessary direction. Establishing clear responsibilities for the owner and the controller, and holding them accountable for their actions, is very important.

• **Big League** In this scenario, the controller came to work for the family business with a wealth of knowledge and experience from his/her tenure at a major corporation. This type of controller is usually brought on board during a stage of significant growth, when a well-intentioned owner sets out to

"professionalize" the business. This situation can sour if the controller has difficulty making the transition to a smaller organization, which typically has significantly fewer resources.

• **Tag Team** This structure is often an outgrowth of the big league scenario. When the controller from the big corporation is promoted to vice president of finance at the family business, a new controller is hired. This may seem logical, but if this new structure is implemented prematurely, the family business may be unable to carry the added financial burden.

• **Jumping Ship** "How can my controller wind up with such a great job at another company when we have so much to offer?" a genuinely bewildered owner may ask.

What this family business owner fails to understand are the consequences of withholding information from the controller or pushing him or her into questionable accounting practices.

Faced with such a situation, a good controller will look for employment elsewhere, and often lands a better job. The owner often blames the inability of the departing controller. Opportunities to interview departing employees should not be overlooked while digging into the root cause.

Taking Action

Successful family businesses may encounter other scenarios as well, but they work through them. They succeed because they recognized the problem and corrected it to avoid a crisis.

A central question for the family business owner should be: Is the person qualified for the controller's position? Good communication and people skills, along with a high degree of technical skill, are crucial to the financial management

continued on page 42

SUBSCRIBE NOW!

*You Are
What You Know!
Get the news you need*

**INLAND EMPIRE
business journal**

Inland Empire: Private Sector Doing Fine, Government Sector Hurting

continued from page 2

drag from government job cuts will not dissipate soon. Thankfully, continuing industrial national and state-wide growth will continue to drive robust job gains in these sectors in the Inland Empire.

The question mark for the region's growth is how long local housing markets can continue to build on present, white-hot activity levels. While the early 2004 drop in mortgage rates failed to push total home sales elsewhere in Southern California to new highs, Inland Empire home sales did continue to attain new highs through April. However, as seen in the last

chart, new home sales rates look to have topped out both in the Inland Empire and the rest of Southern California.

Now, again, these are extremely strong sales levels, and merely the maintenance of them indicates good times for realtor and contractors, as well as for population growth. However, it is growth in new home sales that contributes to growth in local construction jobs. Our expectation is that Inland Empire new homes sales will drift mildly downward over the rest of the year, as the stimulus from lower mortgage rates fades.

As that occurs, local housing construction will begin to provide a slight drag on local job growth, rather than the strong stimulus it has provided since early 2001. Meanwhile, however, local construction jobs will get a partially offsetting boost from rebounding levels of nonresidential construction. Also, the maintenance of strong levels of new home sales will sustain rapid population growth in the region, and that will drive continued growth in retailing and consumer services.

Conclusion

Our February Inland Empire

forecast looked for 3.8 percent growth in private sector jobs in 2004. Even with construction jobs leveling off, the region will easily attain this pace for the year as a whole. Meanwhile, continuation of a -2.1 percent rate of decline in government sector jobs will leave total payroll employment growing at close to our 3.6 percent forecast. The current "sweet spot" is not likely to last, but aggregate growth for the region should continue to be reasonably strong, especially compared to the experience of the rest of California.

Palm Desert National Bank is Recognized

Palm Desert National Bank (PDNB) has been awarded the distinction of being one of California's Super Premier Performing Banks for 2004 by *The Findley Report*.

Based on 2003 operating results, *The Findley Report* is a comprehensive review of a number of bank performance criteria, including growth, net operating

income, net loan loss and equity return. To qualify for the Super Premier Performing Bank category, the bank must also meet *The Findley Report's* A-Quality criteria. When releasing this year's results, *The Findley Report* noted that it is continually raising the bar on performance standards, and will continue to do so. Palm Desert

National Bank is celebrating its seventh year as a Super Premier Performing Bank.

PDNB is a locally-owned independent community bank. PDNB is an active corporate citizen in its community, and has been serving the Coachella Valley for more than 22 years, with branch offices in La

Quinta, Palm Desert, and Rancho Mirage. PDNB is also a nationally chartered financial institution with assets exceeding \$300 million, and is home to Electronic Banking Solutions, a division that provides vault cash and cash management services nationwide.

Worker's Compensation Reform: The Hard Work Is Just Beginning

continued from page 10

agency hasn't been provided the funds needed to fill administrative positions, promulgate new fee schedules or update guidelines for the provision of medical services designed to save employers money. New laws simply cannot be implemented as intended without adequate financial and human

resources.

Second, stand firm in our commitment to recruit more private insurers back into California to increase competition. Predictably, some Democrats and the applicant attorneys howled that the final workers' compensation package did not include a rate regulation scheme for insurance

companies. But workers' compensation insurers have lost money in California for seven straight years.

The marketplace is largely a wasteland of insolvent insurers and insurers who have curtailed their policy-writing activity.

Moreover, two-thirds of employers are covered by State Fund, a

non-profit, quasi-government agency, or are self-insured, meaning they pay their own claims without insurance. For roughly 20 percent of employers who use private workers' compensation insurance, the new reforms should result in lower premiums over time. But that won't happen if we impose a regulatory regime on an

continued on page 55

FINANCIAL INSTITUTIONS

Be Responsible for Your Own Financial Security

by Denis Waitley

There is no job security. You can't rely on staying with the same company through retirement. Pension plans, when available, are woefully inadequate. Social security benefits won't come close to covering your living expenses in retirement.

The only way to reach financial security is to plan for it now, regardless of your age. You have to define financial security in your own terms. Have you defined the amount of assets that you need for financial independence?

Financial security is that amount of assets that will give you a specific income, after taxes, to live like you want to, without having to depend on day-to-day employment.

What is that amount for you? I believe it is more than you think. And, I feel that if you define it, you can reach it in 10 years or less. Do you have a financial plan and the assistance of a financial planner? You need both. Always retain a financial planner on a fee-for-service basis. Don't mix financial planning with an investment broker or insurance agent. What are your financial goals and what is your time line? Because I started late in my quest for financial independence, I have a maximum five-year period remaining for capital accumulation.

Action Idea: Wealth is not only based on income, but also on expenditures. Are you spending or investing? Are your purchases goal-achieving or tension-relieving? How do you use credit cards? Use your credit

cards for services or purchases that retain their value or that build your business. Don't use credit cards for vacations and personal entertainment, unless you plan to pay the entire balance in one or two months. Try to pay all your balances in full monthly. In this way, you avoid the ridiculously high interest payments. Realize that paying minimum balances, at high interest rates, means that you are paying two or three times what the original purchase was worth.

Most importantly, save at least six to 10 percent of your take-home pay each month, by writing a check into a savings account or mutual fund for that amount, as if it were a utility bill or house payment. The secret of most self-made multi-millionaires is compound interest. If parents saved one dollar each

day for their newborn infant, by going without a cup of Starbucks' coffee, or a Big Mac, or a soft drink for that day, by the time the child reached age forty, he or she would have a million dollars cash. No lottery windfall. No brilliant investment strategy. Just compound interest, which Baron von Rothchild labeled "The Eighth Wonder of the World."

Denis Waitley is one of America's most respected authors, keynote lecturers and productivity consultants. He has informed and inspired audiences from the boardrooms of multi-national corporations to the control rooms of NASA. To see Denis "live" at the upcoming Jim Rohn Weekend Event (with Jim and Special Guest Brian Tracy) in Anaheim, July 30th through August 1st, go to jim3day.jim-rohn.com or call 800-929-0434.

Independent advice.

Independent thought.

Independent solutions.

Payden & Rygel, one of the largest independently owned investment managers, offers investment advice that is free from conflicts of interest. Founded in 1983, the firm is a leader in the active management of fixed-income and equity portfolios for a diversified client base. Payden & Rygel provides a high level of professional service and expertise to:

Corporations
Foundations and endowments
Colleges and universities
Private, primary and secondary schools
Non-profit institutions/charities
Hospitals and healthcare organizations
Individuals (including trusts and family offices)

• For a free proposal, please contact Rich Cowan at 800 644-9328.

Payden & Rygel
Investment Management

Los Angeles • London • Dublin • Frankfurt
payden.com

ultraflexabizable

FOOTHILL INDEPENDENT BANK

The unusual and highly desirable ability to have flexible business banking relationships. It's just another way of saying Foothill has the best employees, service and products in town.
Chino • Claremont • Corona • Covina • Glendale • Glendora • Irwindale • Monrovia • Ontario • Rancho Cucamonga • Temecula • Upland • Equal Opportunity Employer • foothillbank.com • Call 1-800-500-BANK

CREDIT UNIONS

Riverside County's Credit Union

How a business treats its employees is often a sign of how it treats its customers. Employees that are empowered, and fairly compensated, are productive and loyal. They will put customer needs first. For Riverside County's Credit Union, (RCCU) the tagline, "Where People Come First," is more than a slogan, it is an obsession. RCCU is firm in its belief that providing the best possible service to its members is a byproduct of treating its own people well. RCCU employees are motivated and enthusiastic ambassadors of the products and services they provide. The result has been consistent growth. RCCU has won many awards for being one of the top companies to work for in

the Inland Empire," the NAACP's "Corporation of the Year," the Greater Riverside Chambers of Commerce "Business of the Year," and the prestigious California Award for Performance Excellence (CAPE) Award.

RCCU believes that productivity is achieved with an unwavering commitment to its employees, the communities it serves, and its membership. CEO Mark Hawkins points out that "Our employees represent and sit on many different foundations, non-profit boards, and chambers of commerce." Vice president of marketing and business development, Ricki McManis adds, "it's not just about being 'a good corporate citizen.' It's about investing in

the causes that impact our members' and employees' lives."

All of RCCU's employees are given clear goals, something CEO Hawkins considers a valuable asset. "Each employee knows exactly how he or she contributes to the credit union's success."

Success in any financial endeavor begins with a choice of financial institution. However, Riverside County's Credit Union prefers to think of itself not as just a choice, but as an advantage. It is a message of confidence and commitment every employee helps to convey.

RCCU provides members with free checking, savings accounts and an extensive ATM network. On-line

banking is available. RCCU also offers home loans, including equity and lines

of credit, auto loans, auto-buying and leasing services, and a wide range of insurance products. Expert financial planning and investment consulting is also available.

Membership in RCCU is open to anyone who lives, works, attends school or worships in Riverside County, San Diego County or select cities in San Bernardino and Orange counties. Some 95,000 members already know the advantages RCCU has to offer.

For more information, or to join RCCU, call 888-873-RCCU (7228)...or visit their Web site at

Lynne Cox Selected for Starbucks 'Quotes on Cups' Campaign

Lynne Cox, the world's best female endurance swimmer and recent keynote speaker at the Inland Empire Business Journal's 2004 Women & Business Expo, has been selected to be part of the Starbucks Coffee "Quotes on Cups" campaign. During her well-received presentation at the expo,

Cox included this quote in her inspirational speech: "There are no limits on how much the heart can love, the mind can imagine, or the human being can achieve." Cox is also the author of the popular, newly released book, "Swimming to Antarctica: Tales of a Long-Distance Swimmer."

The Alter Group Enters California Nation Developer to Build 1.35 Million SF in the Booming Inland Empire Region

continued from page 17

specialized services, including brokerage, healthcare facility development, construction, and property management.

The firm, founded by William A. Alter in 1955, has developed close to 100,000,000 sq. ft. of speculative projects for its own portfolio and build-to-suit facilities for corporate users. This year, the compa-

ny has 6,700,000 sq. ft. of space, worth \$758,000,000, under development in national markets. In addition, The Alter Group owns 18 business parks nationally, and 1,500 acres of vacant, improved land for future development. The firm was recently ranked as no. six in the National Real Estate Investor Survey of America's top office developers.

SECOND PAGE ONE

Take a Hike at the Aerial Tramway

Volunteers for the Mount San Jacinto State Park and Wilderness Area will be offering guided nature walks every Saturday and Sunday through Labor Day. The nature walks will feature a choice of two easy trails – the Desert View Trail, a one and 1/2-mile loop, beginning at 1:30 p.m. Those interested should meet at the bottom of the cement walkway just outside the tramway's mountain station.

Volunteers will talk about the plants and animals of the state park and share interesting facts about the wilderness. Be sure to bring water, a snack, a light jacket, your camera, and wear comfortable shoes.

The popular summer pass is available for purchase at the valley station. The pass offers unlimited

tram rides, 10 percent off additional tram tickets and 10 percent off at Top of the Tram Restaurant. The summer pass is valid through August 31. The cost is \$50 for adults and seniors and \$25 for children ages 3-12.

Round-trip tram admission is \$20.80 for adults and \$13.80 for children ages 3-12 years. Ride 'n' Dine tickets are available from 5 p.m. and include tram admission and dinner at Top of the Tram Restaurant. Cost of the combination ticket is \$30 for adults and seniors and \$19 for children ages 3-12. Reservations are not taken. For more information please call 888-515-TRAM or 760-325-1391 or visit www.pstramway.com.



Palm Springs, CA - State Park Rangers and volunteers explain the plants and animals of the Mount San Jacinto State Park and Wilderness Area to visitors. Guided Nature walks are offered every Saturday and Sunday from Memorial Day through Labor Day.

Booming Job Market Predicted

Inland Empire area employers expect to hire at a bullish pace during the third quarter of 2004, according to the Manpower Employment Outlook Survey.

From July to September, 40 percent of the companies interviewed plan to hire more employees, while none intend to reduce their workforce, according to Manpower spokesperson, Evelyn Wilcox. Another 57 percent expect to maintain their current staff levels and three percent are not certain of their hiring plans.

"Employers are much more optimistic about hiring plans than in the second quarter forecast when 17 percent of the companies interviewed predicted an increase in hiring activity, while 13 percent planned to decrease the hiring pace," said Wilcox. "A year ago at this time, employers revealed weaker hiring intentions when 33 percent of companies surveyed

thought employment increases were likely and 10 percent intended to cut back."

For the coming quarter, job prospects appear best in construction, durable goods manufacturing, wholesale/retail trade, education, and services. Hiring in non-durable goods manufacturing, transportation/public utilities, finance/insurance/real estate and public administration is expected to remain unchanged.

Employment Outlook Survey Summary
3rd Quarter-2004
(July/August/September)

The following table shows the percentage of local employers who plan to change or maintain the size of their workforce during the indicated time period.

	INCREASE	NO CHANGE	DECREASE	DON'T KNOW	NET INC-DEC
ONTARIO/UPLAND	37%	63%	0%	0%	37%
RIVERSIDE	40%	57%	0%	3%	40%
SAN BERNARDINO	37%	63%	0%	0%	37%



Victoria Gardens—a spectacular "downtown" in Rancho Cucamonga
Artist version of Victoria Gardens Food Court — Photo by Joe Lyons

A Walk Through Victoria Gardens

by Joe Lyons

City Center at Foothill and Haven is not the center of Rancho Cucamonga any more.

Well, geographically it is, but a new "downtown" is being built on one complete development down the road by the 15 freeway. Yes, the sign has been promising that Victoria Gardens was "coming soon" for more than two decades now, but the ground has finally

been broken and the buildings are going up. Opening day is scheduled for Oct. 28.

Streets are in. Building walls are up. Trees are planted. Some stores even have their signs up already. More than 90 retail businesses are committed to being in on the opening. Many are familiar to the area. Some are brand-new.

The Yard House Restaurant's

continued on page 37

Subscribe Now! Call Today
Inland Empire Business Journal
(909) 989-4733



SAN BERNARDINO
CREDIT UNION

909-889-0838
www.sbcu.net

Can Your Bank Do This?

SERVICES

- **FREE** Checking
- **FREE** Bank-by-Phone
- **FREE** On Line Banking
- **FREE** ATM Access

LOANS

- Loans as low as Bank Prime
- VISA Check & Credit Cards
- Loans for Any purpose
- USED Car Loans at NEW Car Rates

Now There's a choice!!

For over 50 years we've provided our members with great rates and exceptional service. **Now anyone living or working in San Bernardino, Colton, Highland, Grand Terrace, Loma Linda, or Rialto** can enjoy all the convenience and value of a full service, Community Minded credit union.



401 West 2nd Street
San Bernardino, CA 92401

HEALTH

Age-related Eye Disease: A Silent Epidemic

In the past decade, the number of Americans with age-related eye diseases has risen more dramatically than anyone expected. That is the conclusion reached by a team of researchers at Duke University, in

"Most people have never even heard of the disease until their ophthalmologist tells them they have it," says Michaels, "and by then, their options are very limited."

conditions. Much has been written about increases in heart disease and Alzheimer's, for example, but the jump in age-related eye diseases represents a silent epidemic that has been greatly underestimated until now. As one of the authors of the Duke study put it, "This increased burden has important implications for the nation's public health, for resource allocation, and for the financing of vision care in the future. As more elderly individuals live longer, we may see a rise in the prevalence of chronic eye diseases that will significantly challenge our ability to provide care."

The research team obtained their results by following a group of more than 20,000 Medicare beneficiaries aged 65 and older, from 1991 to 1999. The subjects were taken from a random nationwide sampling so that they would represent a broad cross-section of older Americans. The scientists studied records showing what conditions these subjects received diagnoses and treatment for over the eight-year period. Because of deaths and other reasons, 10,476 individuals remained in the study until the end — still a large number of subjects for a study of this type.

The test subjects were analyzed for the incidence of three age-related eye diseases: diabetic retinopathy, glaucoma, and age-related macular degeneration. The researchers expected an increase in the number of diagnoses over time, but no one was prepared for the large percentage increases in each disease area. The number of subjects with diabetic retinopathy, which occurs in people with the late-onset form of diabetes, jumped from 14.5 percent in 1991 to 25.6 percent in 1999. Those with open-angle glaucoma (the most common type of glaucoma) rose from 4.6 percent of the subjects to 13.8 percent. And the prevalence of age-related macular degeneration leaped from 5.0 percent to an alarming 27.0 percent.

The jump in the percentage of older Americans with macular degeneration is perhaps the most

concerning of all, according to Eugene Michaels, who is president of a Maryland-based non-profit group called Macular Degeneration Research. "We're concerned," he said, "because far less is known about macular degeneration than other common eye diseases, yet more older Americans suffer from it than from glaucoma or diabetic retinopathy." He went on to add that there are treatment options for the two other conditions that can slow or arrest the loss of vision, but the most widespread form of macular degeneration, called "dry" macular degeneration, still has no treatment.

"Most people have never even heard of the disease until their ophthalmologist tells them they have it," says Michaels, "and by then, their options are very limited." Dry macular degeneration, as its name suggests, causes the degeneration and death of the light-sensitive cells at the very center of the retina — a tiny area called the macula. The loss of these cells causes first a blurring, then a dark smudge or hole at the center of one's vision. Unfortunately, the part of the vision that is destroyed is the most sharply focused part of our vision. Once it is lost, anything that you look directly at disappears, and you are left with only your out-of-focus peripheral vision.

The second, more severe form of the disease, called "wet" macular degeneration, can cause sudden severe vision loss. In this form, which many doctors consider simply the more advanced stage of macular degeneration, abnormal blood vessels start to grow just beneath the retina. Eventually, these tiny vessels will erupt and bleed into the surrounding tissue, killing off large numbers of the critical cells of the macula. Laser surgery can destroy some of these vessels, but at the cost of further vision loss. No treatment has been found to stop the disease from progressing. The only option for those who have already suffered major vision loss due to macular degeneration is to learn how to maximize their use

of what vision remains.

"Learning to live with this condition can be devastating," says Michaels. "You have to learn how to do everything all over again, only in a different way." But he emphasizes that victims can learn to function better, sometimes with the help of professionals at a visual rehabilitation center. These are centers where specialized trainers teach people who are sight-impaired how to function better in the real world. These trainers will even visit the home of a visually impaired person to help them overcome problems and learn to safely perform daily tasks like cooking. Michaels says that cost should not be a deterrent — many visual rehabilitation centers operate as non-profits or as free services provided by the state's Agencies on Aging. However, the easiest place to start when trying to locate one of these organizations is to ask your ophthalmologist if he or she knows of a visual rehabilitation center near you.

In the meantime, it's a good idea to contact organizations like Macular Degeneration Research to learn all you can about this insidious eye disease. "The more you learn about macular degeneration today, the more prepared you can be if it strikes you or a loved one," said Michaels. "After all," he added, "If no cure is found, experts predict that up to 20 million of American's baby boomers could eventually fall victim to macular degeneration."

Reprinted with permission from Macular Degeneration Research, a program of American Health Assistance Foundation. To learn more about how to help yourself or a loved one cope with macular degeneration, write to Macular Degeneration Research at 22512 Gateway Center Drive, Clarksburg, MD 20871; call them at 1-800-437-2423 or visit their Web site at www.ahaf.org.

"Finally, a health care plan that won't put us out of business."



Now, you have help. With the rising cost of health care premiums, it's tough to give employees the health benefits they want at a cost your business can afford.

But now PacifiCare offers a quality PPO-based plan with premiums that are lower than traditional plans. Our new PacifiCare SignatureFreedom™ plan offers coverage like a PPO, and your employees get to make their own decisions about doctors and hospitals. Plus they get a \$1,000/employee Self Directed Account funded by PacifiCare that covers office visits and routine preventive care, with the ability to roll over unused amounts from one year to the next. So it helps your employees stay healthy and keeps your business healthy too.

PacifiCare SignatureFreedom™ is just one of the health plan options we have available for small companies like yours. **To learn more, call your broker or PacifiCare at 1-800-651-2181 today.**

PacifiCare SignatureFreedom™ 70/50-2000 Self Directed Health Plan (SDHP)

- Premiums starting under \$100/employee/month
- PPO-based 70% coinsurance plan* covers major medical and emergencies
- Coverage for routine medical care through \$1,000 employee/year Self Directed Account (prefunded by PacifiCare) that can be rolled over year to year
- No or low copayments for routine office visits and preventive care
- Prescription drug coverage*

*Coinsurance amounts and prescription coverage will vary by plan.

PacifiCare®
Caring is good. Doing something is better.

PS12

PacifiCare products and services are offered by one or more of the following PacifiCare companies: Health plan products and services are offered by PacifiCare of Arizona, Inc., PacifiCare of California, Inc., PacifiCare of Colorado, Inc., PacifiCare of Nevada, Inc., PacifiCare of Oklahoma, Inc., PacifiCare of Oregon, Inc., PacifiCare of Texas, Inc., PacifiCare of Washington, Inc., PacifiCare Behavioral Health of California, Inc., and PacifiCare Health Insurance Company of Micronesia, Inc. Indemnity insurance products offered in California are underwritten by PacifiCare Life and Health Insurance Company. Indemnity insurance products offered in Arizona, Colorado, Nevada, Washington, Oregon, Texas and Oklahoma are underwritten by PacifiCare Life Assurance Company. Other products and services are offered by PacifiCare Health Plan Administrators, Inc., PacifiCare Southwest Operations, Inc., RxSolutions, Inc., and PacifiCare Behavioral Health, Inc. PacifiCare® is a federally registered trademark of PacifiCare Life and Health Insurance Company.

HEALTH

A "New" Slant on Eating

An introduction to the world of medicinal foods

by Tiffany Gardner

Next time you have a headache, reach for some almonds instead of aspirin. Feel nauseous? Chew a bit of raw ginger. Or take oil of oregano for a stubborn infection.

It is possible to bypass the drugstore and head straight to the supermarket for strong medicines to maintain optimum health, ward off illness and cure disease.

"Food is the safest type of medicine to consume," says Dr. Cass Ingram who can rattle off a nutritious nostrum at the merest drop of a symptom. "The problem is that modern society has become so enamored of manufactured pharmaceuticals that people have forgotten the medicinal uses of food." Dr. Ingram is a surgeon, a nutritionist and author of a dozen books on medicine and nutrition.

"I wish people could learn to shop, not just to feed themselves, but to keep healthy.

Wouldn't it be nice to know the right food to eat or avoid if you're ill?

"What we learn about nutrition in grade school isn't enough. It doesn't teach people the substances in foods that keep us healthy or which foods fight particular conditions and disease," Dr. Ingram said.

It's important to emphasize a variety in fruits and vegetables. When you choose the whole fruit or vegetables you get the whole benefit of its complex nutrients. Tailor your shopping cart to address individual medical needs, he advises.

The foods we eat provide us with carbohydrates for instant fuel; proteins the body uses to build, operate and reproduce every cell in our bodies; fats for storing energy and amino acids for the structure and function of cells; vitamins to help our bodies make use of the fuel we consume; minerals to promote cell reactions, and flavonoids to boost our immune systems.

"All that is required is to simply understand which food should be consumed for a given health complaint," Ingram says.

Food has always been medicine. For millennia, food and herbs were the only medicines. The Greeks developed a catalogue of medicines that described foods as cures, and listed more than 100 diseases helped by garlic and onions.

The Bible has many references to the medicinal use of food. Jesus used food and herbs as cures. The Chinese have a 4,000-year history of using foods and herbs as medicines.

Dr. Ingram cautions against leaping on nutritional bandwagons. He warns against believing every natural ingredient is healthful. Natural heavy metals are poisonous to use, and various "natural" healers have used ingredients of doubtful benefit, like ground-up dried lizards.

Dr. Ingram reminds people that food is not a cure-all once a serious disease develops, and to

follow the advice of health professionals and registered dietitians in fighting illnesses.

Dr. Cass Ingram is one of the world's leading experts in natural remedies and the antimicrobial effectiveness of wild oregano and other spice oils. Dr. Ingram holds a doctor of osteopathy from the University of Osteopathic Medicine and Health Sciences, and is the author of 15 books including, "Supermarket Remedies," "How to Eat Right and Live Longer," and the forthcoming "Natural Cures for Killer Germs." He headed a recent study which demonstrated that medicinal oil of oregano extracts inhibited the corona virus, the virus responsible for atypical pneumonia as well as the common cold.

For more information on his books and research visit www.oreganol.com or call 1-800-243-5242.

Advertising Agencies In the Inland Empire

Agency Address City/Zip	\$ Cptd. Bllng (IE) \$ Cptd. Bllng (Total) \$ Gross Income (Fiscal Year 2002-2003)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hqtrs. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
Designet Marketing Graphic Concepts 8926 Benson Ave., Ste. D Montclair, CA 91763	WND	WND	Pioneer Hughes Aircraft Hewlett-Packard	3/1 3/1	1991 Montclair	Ricka Scott Head Designer (909) 981-4611/981-3674 ednet7@aol.com	Ricka Scott Owner (909) 981-4611/981-3674 ednet7@aol.com
DuBois Advertising Agency 307 N. Euclid Ave., Suite 300 Ontario, CA 91762	WND	60 5 35	SEMA (Specialty Equip. Mkt. Assoc.) ATS Design DCI	6/2 6/2	1990 Ontario	Susie Halldane Creative Director (909) 984-2727/984-3736	Jerry DuBois President (909) 984-2727/984-3736 daagency@earthlink.net
Peter Fischetti Publications P.O. Box 6219 Corona, CA 92878	WND	80 0 20	Business Bank of California Acura Spa, Corona Regional Medical Center	2/1 2/1	1985 Corona	Carlos Mascareno Graphic Artist (909) 272-1530/272-1327	Peter Fischetti Owner (909) 272-1530/272-1327 fischettipub@earthlink.net
Geographics 4178 Chestnut St. Riverside, CA 92501	WND	70 10 20	Riverside Community Hospital County Transportation Comm. Lake Arrowhead Services District	7/1 7/1	1983 Riverside	Dawn Hassett Managing Partner (909) 369-1564/369-8837	
Graphtek Advertising & Design 73241 Hwy. 111, Ste. 2b Palm Desert, CA 92260	WND	60 20 20	Inland Empire Health Plan Sunrise Colony Company Desert Town Hall	14/1 14/1	1992 Palm Desert	Michael Cheley Creative Director (760) 341-4583/341-9285 mcheley@graphtek.com	Michael Cheley CEO (760) 341-4583/341-9285 mcheley@graphtek.com
Impact Group, The 1615 Orange Tree Lane, Ste. 102 Redlands, CA 92374	WND	10 80 10	Snow Valley Mountain Resort Riverside County's Credit Union Markwell National Psychiatric	6/1 6/1	1983 Redlands	Billy Williams Owner/President (909) 793-2233/798-6984	Christine Sutherland General Manager (909) 793-2233/798-6984

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2004.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Peg Karsick Tirelessly Promotes the Loma Linda Business Community

continued from page 18

Karsick and her husband, Robert, joined, the organization was doing a good job, she said, but it was too small. So, the merchant association's members decided to get the chamber going again and focused their energies on doing so by holding a mixer which attracted 100 business people. The result of their determination was a core membership of 75 and Karsick was persuaded to take on the presidency in the spring of 1988. Currently, there are 230 members.

The chamber recently held its largest ever Annual Scramble Golf Classic at Palm Meadows in San Bernardino. The event is the major fund-raiser of the year and Karsick credits the sponsors and volunteers for its success. She is a modest lady who really loves working for the betterment of her community-at-large.

Originally from the Buffalo, N.Y. area, Karsick, a former high school English teacher, also was employed at the N.Y. State Education Department in Albany

where she specialized in higher education evaluation assessment.

She was the owner of a diet center franchise when she first joined the Loma Linda Chamber and currently is the proprietor of an antique booth at the Loma Linda Antiques Mall. "It's important to have a continuing understanding of the challenges inherent in owning a business," she commented.

All of this experience has helped her take on the many projects and pressure she deals with — helping to pull together a new

"five-year plan," publishing a monthly newsletter, organizing parades, providing public relations for the city's resource guide and maps, and Web site maintenance. Plus, all the additional duties required in representing her city and the vibrant, progressive business community the Loma Linda Chamber of Commerce supports.

The continued success of this challenging endeavor rests securely on the competent shoulders of this dedicated and personable professional.

Southern California Comfort

continued from page 18

experience," he said.

Due to the \$15 million being spent on the renovations, Shahin explained, he plans to increase the hotel's occupancy levels dur-

ing the next two to three years. The hotel currently engages in 60 percent travel business, mostly corporate, and 40 percent convention business.

Before coming to Ontario's

DoubleTree Hotel as its director of food and beverages and later director of operations, Shahin spent several years working in all aspects of the food service and hotel industries. He is excit-

ed about the continued progress the popular DoubleTree is making and is delighted to be serving as its guiding light!

The DoubleTree Hotel Ontario may be reached by calling 909.937.0900.

Reel Influence

continued from page 18

length, most of which are under 15 minutes in length, from approximately 40 different countries — to be featured in a series of separate programs inter-linked on the basis of content within the films.

Related events are also featured at the festivals, Macdonald said, including master classes, seminars, awards ceremonies, and opening and closing receptions.

The black tie gala at this January's festival had more than 1,000 people in attendance, including actresses Scarlett Johansson and Naomi Watts; actor Kevin Costner; director Anthony Minghella, and writer and director Jim Sheridan.

Past guests at various festivals included actors Marcello Mastroianni and Jimmy Stewart as well as singer and actor Frank Sinatra.

Macdonald, who also served as the festival's artistic director during its first five years before becoming executive director last year, was inducted into France's

Order of Arts and Letters this year for what he describes as his "championship of French cinema internationally."

Aside from his work with the International Film Festival, Macdonald owned an art house film theater in Seattle before establishing the Seattle Film Festival and helped to establish the Vancouver and Hamptons Film Festivals in British Columbia and New York.

Having majored in political science and English at the University of British Columbia, Macdonald did not plan to become involved in film, he said. "I had no intention of going into the film industry," he said. "It just happened."

Hopefully, the festival will become an even greater basis for tourism in the Coachella Valley, Macdonald said, even though it is the region's primary tourist attraction, and Macdonald also plans to increase its presence on the international scene.

THE DOORS
AND WINDOWS
AT VINEYARD BANK
ARE THOSE OF
OPPORTUNITYVINEYARD
BANK

CHINO / CORONA / CRESTLINE / DIAMOND BAR / IRVINDALE / LA VERNE

LAKE ARROWHEAD / MANHATTAN BEACH / RANCHO CUCAMONGA

(800) 442-4996 www.vineyardbank.com

DESERT BUSINESS JOURNAL

Enterprise Rent-A-Car Names Two Executives

Enterprise Rent-A-Car has promoted two employees to regional rental manager positions overseeing operations in the rapidly-growing desert communities of San Bernardino, Riverside and Los Angeles counties. The two will share the No. 2 executive position in the company region that stretches from the Santa Clarita Valley through the High Desert to the Coachella Valley and comprises 29 branches and 135 employees.

Yvette Burke, 35, of La Quinta, will oversee branches in Palm Springs, Palm Desert, Rancho Mirage, Indian Wells and Indio. Burke, who graduated from San Diego State University, will be based in the company's Palm Springs office. Her previous position was area manager overseeing offices in North San Diego.

Osvaldo "Ozzy" Santos, 31, of Valencia, will be in charge of offices in Victorville, Antelope Valley and Santa

Clarita Valley. Santos has a business degree from Wayne State College in Nebraska. He will be based in the region's Victorville office. Santos previously was a group account manager for Enterprise's Southern California Division.

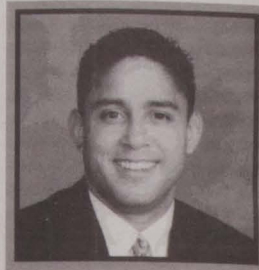
The two executives succeed Tim Albert, who now oversees rental operations for the company's central Inland Empire region. Like 99 percent of all Enterprise Rent-A-Car executives, both Burke and Santos began their careers with the company as management trainees working behind the rental counter and learning the business from the ground up. Both have been steadily rising through the management ranks ever since. Burke has been with the company for nine years and Santos, for eight.

Enterprise continues to grow as a company, opening an average of two new rental offices a month in Southern

California alone. In the coming year, the company plans to hire hundreds of management trainees and offer them virtually limitless advancement opportunities.

St. Louis-based Enterprise Rent-A-Car is North America's largest rental car company with 5,200 offices in the United States and Canada. Its Southern California division, stretching from Paso Robles to the Mexican border, is the company's largest U.S. region and the leader in its market, with more offices and more cars than any of its competitors. In addition to its North American locations, Enterprise has offices in the United Kingdom, Ireland and Germany.

For more information or to find the nearest Enterprise office, call 1-800-Rent-A-Car or visit the company's Web site at www.enterprise.com.



Osvaldo Santos



Yvette Burke

Desert Gardens Apartments Grand Opening

Desert Gardens Apartments, a brand-new affordable apartment community designed for working families in Adelanto recently celebrated its grand opening with a ribbon-cutting, refreshments, and tours of the property.

Guest speakers included Adelanto city council member, William "Bud" Porter; Angie Ponce, representing the nonprofit Foundation for Affordable Housing, general partner on the project; Moe Mohanna, senior vice president of development, and Evelyn Danowitz, vice president, asset management, Simpson Housing Solutions LLC, developer of the \$13.1 million project.

Residency at Desert Gardens, located at 11250 Lee Avenue, is limited to households earning from 30 percent to 60 percent of the median household income for San Bernardino County. The community is already 100 percent leased, and those interested in being placed

on a waiting list, or obtaining more information, can phone (760) 530-0888.

Desert Gardens offers 81 large two- and three-bedroom apartment homes, ranging from 908 to 1,068 square feet – with features including plush carpeting and vinyl flooring, central heating and air conditioning, and built-in kitchen appliances. Community amenities include a sparkling pool and spa, fitness center, a computer center, community room, tot lot, barbecues and laundry facilities. A variety of on-site resident programs and services will be offered, including computer classes offered by The Community Toolbox, a local organization, as well as a monthly speaker's program.

"Desert gardens will help fill a critical need for large apartments for growing families," Mohanna said. "Three-bedroom units in particular are hard to find, especially in newer developments. High-quality



Desert Gardens Apartments in Adelanto features large two- and three-bedroom units, plus a host of amenities, for families earning from 30 percent to 60 percent of the San Bernardino County median household income.

affordable housing like Desert Gardens promises a better future for working families in Adelanto, by creating an opportunity to live in decent, safe, quality homes where they can raise their children and build their futures."

Created in 1994 and celebrating its 10th anniversary this year, Long Beach, Calif.-based Simpson Housing Solutions has developed and/or financed more than 22,000

units of affordable housing throughout the nation, helping to improve the lives of working families and seniors struggling with the high cost of housing. The company is a wholly-owned division of Denver-based Simpson Housing Limited Partnership, one of the nation's leading developers and operators of quality apartment home communities.

A Walk Through Victoria Gardens

continued from page 31

locations in Orange County and Palm Desert have previously been reviewed in these pages but the organization had somehow skipped over the Inland Empire. They are on the way. So is an Apple computer store, and a Banana Republic, a California Pizza Kitchen and a P.F. Chang's. There will even be a Victoria's Secret (no relation).

More than just a retail center, the 'Gardens' is committed to working in conjunction with the

city of Rancho Cucamonga to generate a living cultural center and library. There is much talk of a children's theater and a concert hall for local, or even name, talent to perform. The grounds are designed to be walkable, but not in the big circle that the average mall develops.

In fact, the Forest City developers (along with the local Lewis Group) bristle at the term "mall." They see their project as a *real downtown*. They call it a "Lifestyle

Center." It has no roof. It covers a number of city blocks. It has individual shops in various different predetermined architectural patterns.

If Rancho Cucamonga has had a reputation for tough zoning laws before, this will top them all. Children's apparel will cover one block. A food court will take up another. Teen fashion will be separate from adult fashion.

Actually this will not be that

different from those towns with a jewelry district or a restaurant row. The big difference is that this is all preplanned. It won't just be happenstance or the demands of the marketplace.

In fact, even the architecture is preplanned. Research has been extensive into the history of the community in order to create a feel for the different decades of development – from the 1920s through the end of the 20th century – for

continued on page 39

How a One Line E-Mail Can Result in a Felony

continued from page 8

to colleagues, endorses purging the files of certain documents, by strict adherence to his firm's document retention policy. Like Ms. Temple's e-mail, this message is being used to prove the first element of the crime: an instruction to destroy relevant documents. Like Ms. Temple, Quattrone's e-mail does not, on its face, contain an admission or direct evidence of his knowledge of pending or prospective investigations for which the subject documents must be retained.

However, media sources indicate that prosecutors believe they have much stronger circumstantial – and even direct – evidence of his actual knowledge.

According to the Wall Street Journal, Quattrone was apprised of three regulatory inquiries, including a criminal probe, into the firm's IPO practices days before he urged colleagues to purge files. This apparently includes a series of e-

mails on Dec. 3, 2000 informing Mr. Quattrone about the investigations. The e-mails were sent two days before he allegedly urged CSFB bankers to follow the advice of a CSFB banker to dispose of notes, valuation analyses and other internal memos to protect the firm against lawsuits resulting from the bursting of the technology stock bubble.

Summary: The one-line Dec. 5 e-mail message is the criminal act; the series of messages (and perhaps other undisclosed evidence) are circumstantial evidence that he had access to information about the investigations prior to his allegedly criminal message. And, if the prosecutors produce evidence that Quattrone either responded to the earlier messages or told someone else about them, they would have direct evidence of his actual knowledge. A wealth of other e-mail communications, before and after, may provide strong circumstantial evi-

dence of his awareness of those proceedings, which in turn would support a finding of intent to obstruct justice. This is how a one line e-mail can turn into a felony conviction. The jury deadlocked on the charges against Mr. Quattrone. The U.S. Government is so convinced that they can prove the elements of a crime, they have received a new trial date and will take their chances with a second jury.

The Lesson for E-Mail Writers

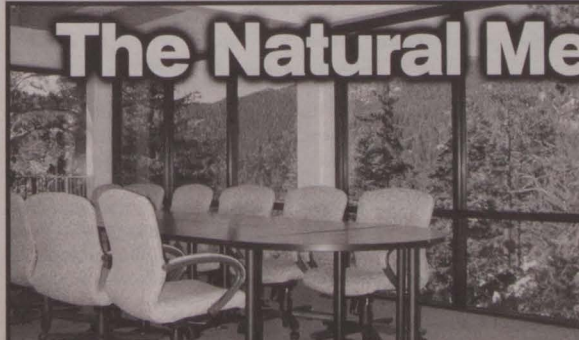
E-mail communications are increasingly being used as circumstantial evidence. Why? Because many electronic messages would never appear in a formal business communication. Jurors frequently believe the e-mail reflects the writer's "true, unedited intent." Regrettably, hasty electronic communications often do reveal intent. Inflammatory or abusive content, off-the-cuff jargon, ambiguous instructions, imprecise memos,

embarrassing gossip, unprofessional language or breaches of confidentiality are all a fertile source of concern for e-mail writers, and their employers.

When business communications are capable of multiple interpretations, they can be turned against the author in the workplace or the courtroom. They are also being used to establish knowledge and intent in criminal prosecutions.

Patricia S. Eyres is an experienced attorney with more than 18 years defending businesses in the courtroom. She is a full-time professional speaker and author and holds the designation *Certified Speaking Professional*. Her most popular presentation is "Leading Within Legal Limits™." She can be reached at www.PreventLitigation.com or at 1-800-LIT-MGMT.

The Natural Meeting Choice!



A superb getaway venue for small group meetings and events

Top of the Tram offers complete banquet and meeting amenities, including video-conferencing, with spectacular views of the Mount San Jacinto State Park Wilderness Area.

A Natural High!
PALM SPRINGS
Tram

For more information, call Group Sales today.
(760) 325-1449
www.pstramway.com

REAL ESTATE

Office Demand Trending Higher, GVA DAUM Study Shows

Commercial property in L.A. Basin 'poised' for growth; price stability, leasing uptick point to market balance

Industrial and office property activity in most Los Angeles Basin submarkets is poised for growth with price stability, given the convergence of decreases in new construction and mounting demand sparked by an improving economy, according to a new study released by GVA DAUM.

Los Angeles County

While overall construction of new industrial buildings in Los Angeles County declined to its lowest level in more than three years during the first quarter of this year, vacancies remained in the low four percent range, according to GVA DAUM. Meanwhile, industrial rental rates in the county rose 1.9 percent, year-over-year, from \$0.52nnn to \$0.53nnn, as net absorption gained 1.8 million sq. ft. of occupied space during the quar-

ter. The GVA DAUM study notes that this exceeds the region's three-year quarterly average of 1.6 million sq. ft.

"Given these conditions, we expect vacancy rates to see modest declines this quarter, as net absorption gains should outpace new construction deliveries," said Chad Jacobson, vice president of research and marketing services for GVA DAUM.

The sales market, states GVA DAUM, still remains very active, as strong demand from both investors and owner-users continued to move prices higher throughout the Los Angeles Basin through the first quarter of 2004, but is not expected to keep up with gains experienced over the past three years. "With interest rates already beginning to move higher, and

expected to rise even more this year with economic growth exceeding expected levels, we would expect to see sale prices begin to stabilize during the second half of the year as intense demand should begin to cool," stated Jacobson.

The Inland Empire

GVA DAUM emphasized that the Inland Empire is the largest growth market in Southern California for industrial space, recording net absorption gains totaling approximately 38 million sq. ft. during the past three years.

"Although net absorption finished the first quarter of 2004 with gains of 2.1 million sq. ft., below the area's three-year quarterly average of 3.1 million sq. ft., the market continues to outpace growth levels compared to its surrounding markets in the Los Angeles Basin,"

Jacobson declared.

Overall quarterly vacancy increased from 7.1 to 7.3 percent, while rental rates increased 2.5 percent, year-over-year, from \$0.40 to \$0.41 nnn. Riverside listed the lowest vacancy — 4.5 percent — while Rancho Cucamonga checked in with the highest at 9.4 percent. Corona/Norco registered the highest average industrial rent at \$0.47nnn, Mira Loma the lowest at \$0.33nnn.

The office sector in the Inland Empire is characterized by vacancy levels that have been relatively stable during the past two years, hovering around the 11 to 12 percent mark, GVA DAUM reports. Average rents have witnessed steady increases during the same

continued on page 48

REAL ESTATE NOTES

ITT Educational Services, Inc., represented by Bill Lowder and Dawn Lowder of NAI in Ontario and Drew Augustin of NAI Olympia Partners in Indianapolis, Ind., has purchased 5.21 acres of land at the corner of Gould and Carnegie in San Bernardino from Glenborough and Rancon for a consideration of \$1,930,000. ITT Educational Services plans to break ground in late summer 2004 and build a technical school on the site that they plan to open in spring 2005. The new technical school, with classrooms, offices and conference facilities, will replace the school facility they are currently occupying as tenants across the street. The seller, Glenborough and Rancon represented itself in the transaction... CDM Group, Inc. is pleased to announce that it has completed a three-year, 2,496-square-foot lease between Crystal Summit Partners, as lessor and Grace, Brandon and Hollis, LLP, as lessee. The law firm will be located in The Summit at One Ridge

Drive, Suite 215, Temecula CA, 92590. Patricia Nicholls and Nancy Austin represented the lessor and Mary Piper of Lee & Associates represented the lessee in this transaction...K. Hovnanian, Forecast Homes, the eighth largest homebuilder in the United States, announced that NAHB awarded a "Best of the Best" Gold Award for the architecture and planning of its Four Seasons at El Dorado Hills Active Adult Community in El Dorado Hills. Located in the foothills of the Sierra Nevada Mountains, K. Hovnanian's Four Seasons at El Dorado Hills offers active adults 460 new single-family detached homes. The community received a prestigious Gold Award from the National Association of Home Builders for the "Best of the Best" Seniors Design for an Active Adult Community in architecture and planning during the 2004 International Builders' Show in Las Vegas. Also receiving credit for the Gold Award is Rocklin, Calif.-

based architect, Gordon Roger and his team... CDM Group, Inc. is pleased to announce that it has completed a lease for five years for 1,337 square feet between Wolf Store, LLC, as lessor and Rosaria Rabhani, as lessee. House of Style hair salon will be located at the Wolf Store Retail Park at 32483 Highway 79 South, Suite E114, Temecula, 92592. Janet Kramer of CDM Group, Inc. represented the lessor and lessee in this transaction... Hendricks & Partners is pleased to announce the sale of Holiday Gardens, located at 15601 Tustin Village Way in Tustin. The 58-unit apartment community was sold for \$7,825,000. The seller was NNC Holiday Gardens, LLC of Phoenix, Ariz. The buyer was Caleco Properties of Brea. The transaction was negotiated by Peter Hauser and Brian Hawkins of the Newport Beach office of Hendricks & Partners... Even before the start of pre-sales this summer, The Retreat at Temescal Valley, Empire Compa-

nies' exclusive new private golf course community in Corona, is dramatically demonstrating the growing demand for upscale luxury housing in the Inland Empire. More than 2,000 prospective homebuyers — an average of 382 per month — have joined the interest list for The Retreat's first residential neighborhoods, where home prices are expected to range from the high \$600,000s to the low \$1 millions. Of those people, 71 percent already live in the Inland Empire and 57 percent in Corona alone...CDM Group, Inc. is pleased to announce that it has completed a lease for five years for 4,980 square feet between Wolf Store, LLC, as lessor and Phu N. Phan, as lessee. Best Furniture will be located at the Wolf Store Retail Park at 32467 Highway 79 South, Suite F102, Temecula, 92592. Charlie Nicholls and Janet Kramer of CDM Group, Inc. represented the lessor and lessee in this transaction.

A Walk Through Victoria Gardens

continued from page 37

building styles of the Inland Empire.

The first impact of the 'Gardens' will be in employment, with a Job Fair scheduled for August 21, from 9 a.m. to 2 p.m.

Unlike its Ontario neighbor down the road, Victoria Gardens is not afraid of the word "upscale." And since they do not consider it to be a mall, they believe that the two destinations will co-exist quite nicely.

The Ontario Mills Mall opened its doors just as the recession of the early '90s was ending. They have exceeded all expectations and they have not looked back.

Victoria Gardens will be opening just as the final miles of the 210 are being completed and again, the timing couldn't be better. The end result promises to make the west end of the Inland Empire the kind of target for a destination shopping area that parts of Orange County have become.

With new housing growth up and down Interstate 15, one that parking will still be at a premium.

Karin Weddig Durant-New VP at IEEP

continued from page 18

with our regional partners, the team at IEEP and our new President/CEO Paul Hiller. With opportunities for development around every bend, the Inland Empire is an exciting place to be right now," she said.

The Inland Empire Economic Partnership is the region's only private, non-profit economic development corporation that promotes Southern California's Inland Empire with the purpose of enriching the region's economy via business attraction, expansion, retention, and creation.

Retail Development Hits Decade High Market Expected to Stay Healthy

continued from page 1

market as evidenced by the rollout of new concepts. Wal-Mart opened its first Supercenter in California in the city of La Quinta. Sears is introducing a new 180,000-square-foot store in Rancho Cucamonga called Sears Grand, which will compete against the new Wal-Mart

Supercenters and SuperTargets by offering a grocery component along with clothing, tools and household appliances. While owners of well-located grocery-anchored centers have little reason to be concerned, smaller grocers and under-performing locations will likely take a hit from the discount giants. Areas of

concern include Coachella Valley, Moreno Valley and Hemet. Still, neighborhood and community shopping centers have been performing well. Owners maintained occupancy levels and increased rents by nearly 3 percent during

continued to page 42

NewsTalk 590 KTIE

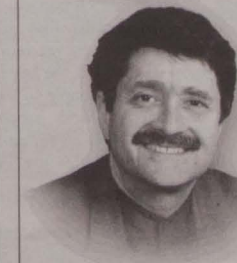
Helping Inland Empire Businesses Grow



Laura Ingraham
Mornings
6 - 9

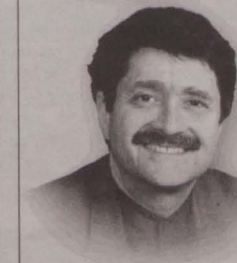


Dennis Prager
9 am - Noon



Hugh Hewitt
Afternoons
3 - 5

The Savage Nation
with Michael Savage
5 pm - 8 pm



Michael Medved
9 - Midnight



the talk of the inland empire
590KTIE.com

Call Michael Reichert at 909-885-6555 ext. 101

Obtaining Input With Urgency

Getting Employees Involved in a Turnaround

by Gerry Murak

To turn around the performance of a troubled company, a new leader or change agent must gather information in the shortest possible time. For the financial side of a business, there are numerous ways to analyze the situation. Cash flow, profitability and key ratios, are obtained and verified by the controller, the outside accountants, auditors, and lenders.

What about "the rest of the story?" Why did the numbers fall? When management first became aware of a downward trend, what action was taken? What is management's current plan for resolving the problem? How many people in the organization have the accurate story on the company's current status? Are the right players in the right positions to chart a new course? Other questions can be added to this list. The challenge is getting answers to these questions as quickly as possible and combining them with the company's financial data to obtain a clear picture. This requires input from everyone at all levels.

The common denominator for gathering information across all levels is to establish trust quickly. When individuals in the company hold back, it consumes valuable time. Gaining the trust of employees requires overcoming their fears, the most obvious of which, is job security. Whether or not the organization has experienced a downsizing, employees have seen many indications that the business is not doing well. Employees often fear that sharing information will cause them to realize their worst fears. Here are 10 ways to obtain employee input effectively:

10 Strategies

1. Investigate. Invariably, organizations have old reports and plans buried in files that have addressed some of the problems. Regardless of how little credence was given to those earlier efforts, it is worth-

while to review these reports. Invaluable insights can be gained by asking why key recommendations were not implemented.

An effective technique for ensuring that all earlier reports are identified is to ask managers to list prior change initiatives chronologically. Compare these lists for omissions, which can save considerable time and identify potential barriers that exist within the current management.

2. Analyze. The combination of financial data and previous reports provides a foundation for a preliminary analysis. It is critical to develop a clear, concise summary of the business' vital signs and share it with employees. It is surprising how many people within a troubled company do not clearly understand its condition. This information gap must be filled quickly.

3. Communicate. It is common for businesses to hold regular "town hall meetings." These meetings may not have communicated the company's plight. Sometimes only part of the story is revealed. As early as possible, it is critical to hold company-wide meetings that summarize data developed to date. A frequent objection by management to such an approach is that the company will lose good people if this information is shared. However, how can good people contribute to the success of a turnaround if they don't have the facts?

4. Share. Sharing information is painful, but necessary. The more information a leader shares, the more ideas they will get back. The information should be clear, factual, and to the point.

Ideally, everyone in a smaller organization can meet at one time in one place. In larger organizations, several meetings will be required. If multiple meetings are necessary, it is far better to have cross-functional groupings rather than depart-

ment meetings or organizational level meetings. Cross-functional groupings have a leveling effect because they emphasize to employees that all roles are important to the successful turnaround of their company and they all need to work together as one team.

5. Gather. Now the stage is set for gathering information. The presentation of the facts gives the leader credibility. Effective communication has made it clear to everyone why urgency is needed.

A common error made is to assume that one-on-one interviews should be conducted next. Despite wanting to help, employees at all levels in an organization are concerned about losing their jobs. To provide them with anonymity, it is better and faster to ask them to respond to open-ended questions in writing that are turned into a neutral third party for processing. These results can then be shared with everyone, which generates a generous flow of ideas.

Regardless of the specific style of surveying, the questions should be constructed carefully to guard against suggestive or leading questions. Poorly designed questions can shut off a flow of ideas.

6. Match. The meeting in which the analysis is presented affords an opportunity to ask employees to identify their skills, knowledge, and abilities. Of particular importance are skills that are under-utilized. Whenever reorganization takes place, the key is to match the right people to the right positions. Unless people are asked about their career path goals, key opportunities can go unnoticed.

7. Compile. Once employee meetings are completed, it is important to compile the information. A complete organizational chart is absolutely essential to serve as a road map when meeting with people. Names are

invariably omitted from the chart at first. To avoid this common error, compare it to the current payroll printout.

Creating a confidential version of the organizational chart that includes everyone's total compensation provides a tool to the leader that can quickly reveal inconsistencies.

8. Interview. Targeted interviews are great time savers. Armed with previous information, the analysis of financial data, employee feedback, organizational charts, and career path goals, the interviewer can target questions specifically to close any gaps. Answers are far more revealing when the stage is set with facts.

9. Implementation. Most plans for change fall short during implementation. Most employees are reluctant to aid in implementing change if they were never asked for input to begin with. This underscores the critical nature of sharing information with employees and gathering input from them at the onset.

Change is always easier when it is initiated from within rather than imposed from the top. Not only can leaders gather input with urgency, but they can also create an atmosphere in which employees drive the change. When this happens, employees often make comments like "These changes were necessary and long overdue. Thank you for taking action and making us part of it."

10. Update. If everyone is kept up-to-date, they will keep coming back with more ideas to help the company through the turnaround. Even if financial circumstances worsen due to the loss of a critical customer or lender, it is important to update everyone with the facts. This timely feedback helps to contain the rumor mill, which feasts on partial information. Rumors can be disastrous to efforts to maintain a company's customer or vendor base.

EMPLOYERS PAGE

Getting It Right: Bring in a COO — a Message for CEOs

by Francie Dalton

Thinking about bringing a COO into your organization? This article will help you assess the wisdom of such a decision, and will help you succeed in the selection process.

Consider using this checklist to determine whether bringing on a COO is really the right decision.

1. Validate the need:

Why are you considering bringing in a COO? What work is it that you can no longer afford to do yourself? For example, is your board insisting that you expand your external role, such that internal managerial duties will have to be delegated? Is your expertise in selected functional areas inadequate to effectively manage some of your executives? If so, bringing in a COO may indeed be the right move.

Imagine the new COO is on board, and ask yourself: What meetings will you stop attending? Who will make which decisions? Who will lose what responsibilities? How will the budgeting process change? What's going to stop? What will change for whom? Look long and hard at what challenges your organization will be facing during the next five years. What changes are you expecting, and what would you hope a COO could offer when facing those changes.

2. Assess your willingness to allow autonomy:

A COO has to be a strong individual. His/her style can't be contradictory to yours, because that would impede alignment; but it can and probably should be different, if for no other reason but to underscore that you've not hired a clone. Are you really willing to allow a different style of management? Are you willing to allow the COO to make decisions without consulting you? Have you honestly considered whether you're prepared to surrender this degree of control?

3. Determine your receptivity to scrutiny:

How willing are you to openly discuss your decisions, to reveal how you think, to answer questions about the way you handled specific interactions? This degree of transparency is crucial to making the COO effective as your leadership partner. Absolute candor is a requirement for the success of this relationship. Are you prepared to grant this degree of scrutiny?

4. Assess your risk:

Accept that there will be both practical and emotional difficulties attendant to your decision to bring on a COO. Accept that there will be hurt feelings among your direct reports, and that there may be a price to pay. Decide in advance whether it's worth it.

5. Double-check your expectations: Are they reasonable?

Don't trick yourself into thinking that bringing in a COO will solve all your problems or free you up right away. Instead, establish clear expectations for the COO position, making sure you can articulate the measurable outcomes you expect to be achieved within specified time frames. Realize also that it's going to take a few weeks for your organization to settle down and begin to adapt to this change once it occurs. Build a bit of elasticity into your expectations on that front as well.

Avoid Predictable Mistakes in the Selection Process:

Once you've affirmed the need for a COO, the next challenge is to implement as flawlessly as possible the process of hiring the best person for the job. You can avoid predictable mistakes here by following these recommendations

1. Evaluate the candidate as well as the credentials.

Don't be so enamored by the candidate's credentials and background that you impute managerial competence and fail to assess behavioral fit. The ability to gener-

ate desired outcomes just isn't enough. If the candidate's management style is antithetical to the needs of the VP's, even if he/she can execute substantively, it won't work. Rather, consider what management behaviors will be effective with your executives. This should drive the selection criteria against which you hire.

2. Steel Yourself Against the Seduction of "Star" Quality:

The concept of what constitutes good management can get clouded with a candidate's political prowess. It can be challenging to stay focused on the fact that dazzling political connections have little to do with one's ability to manage others. Attorneys, for example, are a frequent but wrong choice for the COO's role in non-legal firms. Those who have been trained and rewarded as individual performers can, most certainly, be high achievers, but are unlikely to possess management savvy as a component of their skill set. One's reputation outside the organization, no matter how illustrious, cannot compensate for a lack of managerial capability.

3. Realize there will be a learning curve.

Don't assume that because this is such a high-level hire for which only the brightest will be considered, that the successful candidate will be able to figure everything out on his/her own without any help from you, and without any period of orientation or training. Instead, realize your own success is in part contingent upon making this hire successful. Permit the new COO to shadow you; include him/her in key meetings; encourage questions about your decisions and your methods. Remember: becoming a united front requires your complete transparency at this early stage.

4. Draw significant comparisons.

Rigorously compare your organizational culture and that of your candidate's past employers.

Make sure you hire a COO whose exposure to other organizational cultures is like yours, or is like the culture you want to create.

5. Take your time.

Don't bow to the pressure to hurry up and get someone on board. You must subordinate your desire for quick success to the need for sustained success.

6. Your "set up" will determine the success of this initiative:

Remember, getting the respect of the VPs quickly is a key component of the success of this hire. Clarify for those impacted by this hire why this position is in the best interests of the organization. Ask them what competencies and behaviors they consider to be most important in a COO.

7. Guard against hiring in your own image.

You're not looking for a clone or a best friend. The skill set you're recruiting for in a COO may, in fact, reflect your weaknesses. Know what they are and be willing to hire accordingly.

8. Rely on more than personal attraction.

Don't hire based just on chemistry and coffee. It's not enough that you're comfortable together and seem to agree on everything. Instead, identify the behavioral characteristics that your organization can and cannot work with. Then be relentless in your interviewing to reveal these. Identify the leadership qualities you seek, and inquire specifically about these characteristics when checking references.

Francie Dalton is founder and president of Dalton Alliances, Inc., a full-service business consulting firm in Columbia, Md. Reach her at www.daltonalliances.com, or by calling 1-800-442-3603.

How to Get Feedback That Benefits Your Business

continued from page 15

way you'll avoid biased opinions and be more likely to get honest results. Use the information gathered from these surveys to make changes within your organization that benefit employees and management.

Survey employees on any policies that affect them directly (the attendance policy, for example), on how much they feel the company values them, and on how they feel they fit into the company. You can do this with a survey, much like you would use with customers, or it could even be by an anonymous suggestion box. Even if you are not able to change a policy employees don't like, at least you will learn what issues bother them and you can explain why certain policies are in place. Sometimes people just like to know that their voice is heard.

Institute a Feedback Policy Today

This isn't a time for guesses. The only way to know what your employees and customers want and need is to ask them. Decide what information you need and develop a plan for gathering feedback. Analyze the data you receive and put it to good use. Only then will you have the inside information you need to keep your company strong and profitable for years to come.

Matthew Hoffman is a consultant and quality assurance manager at Kowal Associates, Inc., a customer service consulting firm located in Boston, Mass. Working with Fortune 500 companies, it focuses on customer service strategy, quality monitoring, IVR, security, and speech recognition technology implementation. For more information visit www.kowalassociates.com or call 617-892-9000.

Your Complete Mailing Solutions



Mention this ad and receive 20% OFF* your first mailing service order!

*USPS Postage billed at actual rate, no discount applicable.

- Data Processing
- List Management
- Labeling
- Ink Jet Addressing
- Inserting
- Stamp Affixing
- Tabbing / Wafer Seal
- Hand Processing
- Barcoding
- Pre-Sorting
- Mail Design
- Direct Mail Printing
- Laser Printing
- Full Bindery Services
- Complete Fulfillment Services

7101 Jurupa Ave., Suite #1

Riverside, CA 92504

909.359.0599 • Fax 909.359.5008

Out of Control? The Controller and the Family Business

continued from page 27

of a family business.

Regardless of the scenario, who is really in control? Who has all the facts and knows how to use them to develop a detailed plan of action for the future? Are family and business issues kept separate?

To achieve this, family councils or advisory boards can be used as

forums to educate the family about the power of shared information and proper financial control.

Gerry Murak, MBA, PHR, of Murak & Associates, LLC, is a consultant, executive coach, speaker and author of the upcoming book, "Straight Line Into the Turn." (www.murak.com)

Retail Development Hits Decade High Market Expected to Stay Healthy

continued from page 39

2003, which resulted in average property revenue levels rising by 2.5 percent.

Economic strength, coupled with a rapidly expanding population, has created a robust retail market and is luring numerous investors to the region. This has resulted in investors driving prices higher due to the competition over deals. Strip centers remain at the forefront of activity with a median price of \$110 per square foot, representing a 10 percent increase on a year-over-year basis. The highest price growth was achieved in East San Bernardino, where investors are entering the market before redevelopment efforts take hold. The median price for shopping centers in the submarket increased by 15 percent on a year-over-year basis, to \$92 per square foot.

Rent Forecast: Rent increases will resume at a more aggressive rate in 2004, as center owners will be encouraged by the better economic outlook. Asking rents will increase by 4 percent during 2004, to \$17.91 per square foot.

Investment Forecast: Sales activity will likely slow due to a lack of willing sellers, but prices will continue rising as revenue streams increase. South Riverside County serves as a solid investment location since the housing boom that is taking place in Temecula/Murrieta, Lake Elsinore,

Menifee and surrounding areas is luring many retailers to the area and keeping demand for space at a high level.

2004 NRI Rank: 6, up three places. The Inland Empire's rise in the NRI was hindered only by high completions and low personal income.

Employment Forecast: Local employers are forecast to expand payrolls by 2.7 percent in 2004, or 29,500 positions. Most of the new jobs will be well-paid positions in the professional and business services sector, which will help boost retail sales.

Construction Forecast: Builders are on track to deliver 4.3 million square feet to the market, up substantially from last year. Nearly half of the square footage is composed of large centers, such as the 1.3 million-square-foot Victoria Gardens in Rancho Cucamonga, with the remainder comprised mainly of single tenant properties, such as Wal-Mart, Target and Home Depot.

Vacancy Forecast: While construction levels will increase dramatically in 2004, the average vacancy rate will post a noticeable decline due to new properties coming online pre-leased. Vacancies will drop 90 basis points during 2004, to 4.7 percent.

— Excerpted from the Marcus & Millichap 2004 Annual Report

RESTAURANT REVIEW

Le Bellissimo Restaurant & Bar is a Delight

by Georgine Loveland

Photo by Georgine Loveland

Not one to mince words in a restaurant review, I will tell you this ... Le Bellissimo is great! It is one of the finest restaurants I have enjoyed in the Inland Empire and beyond. The food is incredible — a masterful blending of French and Italian cuisines. There is so much pride and love in the freshest, most flavorful food you can imagine, combined with beautiful and creative presentations, you won't believe that all this fine dining can be enjoyed at affordable prices.

Chef/owner Christophe Jardillier has "placed high, 8th out of 100 for instance, in food sculpture (one of his masterpieces was a beautiful woman carved out of butter) and food presentation in a lot of contests in France." He explains his contention that "Food is first eaten with the eyes."

A veteran chef, who studied the culinary arts for five years in Vichy, France, and then trained with three-star chefs in the finest of restaurants, Jardillier brings an innovative taste of the French Riviera and Italy as well as fine, simple Italian classics for the traditionalists among us, along with scrumptious French sauces ... to the Inland Empire. We are sooooo lucky.

Patricia Jardillier, Christophe's wife and mom to their three children — Anthony, 61/2; Shanna, 5,

and Ilanna, 14 months —, manages the restaurant and sees to it that the staff attends to the diners with panache. They met when Patricia came into the restaurant where he was working, for a Father's Day celebration.

"I had to teach her how to cook, now she is good," he said. In the kitchen, Christophe relies on second chef, Travis Holland ("Mr. Personality"); sous chef, Greg Ewers; and prep cook, Donald Clasen. On the floor, Patricia oversees a courteous, knowledgeable and friendly wait staff.

There are authentic Italian pizzas — such as the Margarita with homemade tomato sauce, mozzarella and

oregano, the two we tried: the Royal, topped with the chef's own Aurore sauce with scampi, smoked salmon, mozzarella, fresh herbs and olive oil; and the King, cream blended

with bacon, garlic, sliced red onion and egg forms the sauce, then the thin crust is layered with mozzarella and finished with oregano.

Pastas can be simple, like Pasta Napolitana (your choice of spaghetti, fettuccine, linguine or mostaccioli) tossed with a fresh tomato sauce, or one of those pastas

graced with delectable sauces: Italipasta with Gorgonzola and sundried tomatoes, or Pasta Carbonara — a hit at our table!

Seafood entrées are superb. The Special Sampler Platter features an array of salmon, scampi and scallops, each crowned with a complementary sauce.

Salads are almost too beautiful to eat and the steaks are superb. The Le Bellissimo Steak is served with your choice of sauces — I loved the green pepper steak sauce; and two garnitures, including gratin Dauphinois (a creamy French potato dish) and stuffed Provençal Tomato. I can't even begin to describe the dessert tray. Le Bellissimo is such a warm, comfortable place and on the evening we visited, many families were enjoying their dinners. Dress is casual.

The Inland Empire Business Journal has reviewed two previous restaurants at the same location and with the same name. This Bellissimo is so different. The last owners allegedly pretty much destroyed the restaurant's reputation — a fact that the young couple from France were unaware of. "We should have changed the name," Patricia told me. What if people think we are the same owners? We

continued on page 51

CASUAL DINING

Local Culinary Visionaries Introduce A New Italian Restaurant Concept

Developed and managed by Counterpointe, Inc. and Counterpointe Restaurant Group, LLC, the New York Grill and Rosa's Italian Restaurant have long been known throughout the Inland Empire for excellent service, knowledge and award-winning cuisine.

Now this successful, local team will be bringing these same high standards to the casual Italian dining market with ZIARITA'S Italian Café at the Ontario Mills, next door to the New York Grill. "We saw a need for a unique, non-chain, fami-

ly-style restaurant with gourmet food at a reasonable price. Ziarita's restaurant will be a gathering place for our community and not some one-size-fits-all chain," said Dan Fitzpatrick, president of Counterpointe. "We think this will be a fun meeting place for locals to watch their favorite sports in our full-service bar or for an outstanding meal before or after a show or a shopping trip to the Mills," Fitzpatrick said. "Our past success is due in large part to the quality of the people on our team."

Our passion for authentic

Italian cuisine served with a contemporary flair and prepared with only the finest and freshest ingredients will be reflected in each menu item," said Dennis Fitzpatrick, director of new business development for Counterpointe. "Ziarita's wine list will include popular wines served by the glass. We have plans to expand the patio to serve 'New York' style pizza by the slice. This will be a great benefit to people who are on their lunch break or on their way to a movie and want great food and fast service," he said.

Some of the familiar faces con-

tributing to menu development are Rosa Pupillo of Rosa's Italian Restaurant and Mario Ricci, executive chef and long-time contributor to Rosa's and other Counterpointe restaurant projects.

To receive a complete sample menu, please log on to www.ziaritas.com.

Counterpointe, Inc. and Counterpointe Restaurant Group, LLC has been a leader in the fine dining segment in the Inland Empire for more than 15 years.

MANAGER'S BOOKSHELF

"The Way of Conflict: Elemental Wisdom for Resolving Disputes and Transcending Differences: by Deidre Combs, D.Min., New World Library, Novato, California; 2004; 239 pages; \$15.95

Archeologists have shown that 5,000 years ago several Asian nations had developed large and sophisticated organizational structures. These structures—governmental, business and economic—were for the most part smoothly run. The people managing the structures were as practical as any on the planet. From the smallest organizational unit to the largest, people governed systems, and systems worked because motivated people managed them.

Very early in the development of these structures those who managed the nations of Asia understood

that the trick to making any system work, regardless of size, was to supply the proper motivation.

In the Western tradition we assumed that this was primarily negative, a sort of "do-it-my-way-or-you're-toast" approach. Although this has always been part of humanity's motivational mix, even the barbaric Genghis Khan recognized the need for the carrot as well as the sword. For example, when he informed one of his great generals that he was to become the King of Tibet, the general prostrated himself before "the Ruler of the World" and thanked the Khan profusely,

Best-selling Business Books

Here are the current top five best selling books for business.

The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **"The Five Patterns of Extraordinary Careers: The Guide to Success and Satisfaction,"** by James M. Citrin (Crown Publishing...\$22.95)(3) What you can learn by studying how business leaders got that way.
2. **"First 90 Days: Critical Success Strategies for New Leaders,"** by Michael Watkins (Harvard Business School...\$24.95) (2) Why the first three months on the job are essential.
3. **"The Wisdom of Crowds: Why the Many Are Smarter Than the Few and How Collective Wisdom Shapes Business, Economies, Societies and Nations,"** by James Surowiecki (Doubleday...\$24.95)** Why a broad segment of humanity out-thinks a narrower slice.
4. **"Trump - How to Get Rich; Big Deals From the Star of Apprentice,"** by Donald J. Trump (Random House...\$21.95) (1) It helps to have had a well-to-do father.
5. **"How to Work for An Idiot: Survive and Thrive...without killing your boss,"** by John Hoover (Career Press...\$14.99) (1) Bring a sense of humor to work and avoid the insanity.

*(3)- Indicates a book's previous position on the list.

*(3)- Indicates a book's previous position on the list

** - Indicates a book's first appearance on the list.

but indicated a reservation about the honor bestowed upon him. "O, Great Khan," he said, "we have not yet conquered Tibet." Genghis Khan smiled and replied, "When you conquer Tibet, you will become its king."

Many companies on the Fortune 1000 list apply this Genghis Khan theory of team management. Some even use it in a far worse context. That's why it's difficult to understand why so many people apply a formula of Zen, Tao, and "New Age" beliefs to a very simple concept: results are most easily and effectively accomplished by a group working together achieving common goals than by not working together and achieving individual goals.

Perhaps it's the exotic texture of Asian expression that traps author Combs. She clearly and neatly summarizes the concept behind her book by stating, "It is impossible to find a win-win solution if we believe that our initial positions are the only possible solutions." This clarity is then subsequently expressed as:

"The Way of Conflict" offers multicultural guidance on how to confidently overcome conflict and find lasting win-win solutions. The format follows wisdom from the 3,000-year-old Chinese classic on conflict "The Art of War."

Combs quotes the author of this Chinese classic. It's good poetry and even better advice, although periodically obscure. In some ways so is "The Way of Conflict."

The book's core advice on resolving conflicts within any organization or team is clear. As Benjamin Franklin expressed in the Western tradition during a call for unanimity upon signing the Declaration of Independence, "Gentlemen, we must all hang together or most assuredly we shall all hang separately."

The author invokes mysticism appropriate to the Eastern tradition to express a similar concept.

There's nothing wrong with taking this more roundabout way to make the point, but it devours our most precious resource: the time to think through an issue and resolve the conflict that arises from it.

EXECUTIVE TIME OUT

Viva Las Vegas, 2004 Style

by Joe Lyons

Las Vegas.
"Sin City."

Star of two TV shows...More in the fall...Plus many TV specials and features...Plus most of Nicholas Cage's films.

By now you know its history. Bugsy Siegel and the mob. Howard Hughes. The corporations. Steve Wynn.

Even when this town reinvents itself, it makes a show of it. The demise of the Dunes was a part of the movie "Casino." The collapse of the Hacienda was a key element of "Ocean's Eleven." (The George Clooney version, not Sinatra's.)

In the '90s it was quickly becoming family attraction, with fun zone's and roller coasters and RV parking. Now, in the new millennium, the pirates are gone and the big buck attractions are adult again. More and more name restaurants are springing up - Puck, Palmer, Brennans. Cirque du Soleil has about six different shows.

The great hotel/casinos have made way for the mega-resorts. Some of the old names like Flamingo, Aladdin and Sands have rebuilt themselves. Some, like the Frontier and the Stardust, are holding on with a little remodeling. Some, like the Imperial Palace, are waiting for the wrecking ball, and some, like the Desert Inn, are just a fond memory.

My recent weekend at the Imperial Palace was quite a disappointment. The elevator buttons don't work. In fact, most of the time the elevators don't work. Most of the escalators do not work either.

I wound up taking the stairs with the signs that read "Employees Only." The fifth floor auto museum is now on the second floor, behind a construction site. The Franklin Mint store, that the guest book says

is in with the car museum, has been gone for better than a year.

Most of the food is bland, if you can find the restaurants. The one good restaurant, the Embers, requires a walk through the casino to a flight of stairs that takes you to another casino, which is actually a wide spot in the hallway with slot machines. From there you take a broken escalator up to a working escalator that takes you to an outer room with several restaurant doors to choose from.

Inside the Embers was an adequate wine list and the second best Chateaubriand I have ever had, with steamed veggies and a pretty good twice-baked potato.

But I did not come to Las Vegas just to pan the sad remains of a once great hotel. I came to visit two of the newest attractions. First is the new Star Trek Borg 4D Invasion. The Borg visual effects are better than many 3-D efforts and the actors from the shows participate in the sequences...on film, of course. The attraction includes a museum and a restaurant, Quarks Bar, which features the illegal Romulan Ale that resembles the green beer you drink on St. Patrick's Day, along with such exotic treats as a ham-Borg-er and a Chicken Warp. Klingons and Ferengi and even Borg walk through the restaurant and interact with the crowd. Be sure to ask the Klingon warrior what he thinks of prune juice.

My next visit was to see "Mamma Mia" at Mandalay Bay. Las Vegas has played host to Broadway productions since the '50s, but it has been best known for variety shows and spectacles. Musical comedy is relatively new, especially as a semi-permanent attraction.

"Mamma Mia" has been a very interesting production. Having out-drawn other new musicals on



BORG INVASION 4D!

Broadway, it comes to Vegas featuring the music of ABBA, the '70s disco group from Sweden.

The story has nothing to do with the singing group, rather it tells the tale of a young girl and her mother who run a beach resort on a Greek island. On her wedding day, she invites the three men whom her mother knew 20 years ago, on the presumption that one of them must be her father.

What, you may ask, does that have to do with the songs? Amazingly, the songs fit, and fit well. Also amazingly, hard-core Las Vegas types, who are used to disappearing white tigers or foul-mouthed comedians, get up on their feet and sing along to these oldies but goodies. Believe me when I tell you that "Mamma Mia" is worth the trip and the ticket.

As I write this, Las Vegas is reinventing itself again. New acts are booked. The monorail system will soon be running all the way up the Strip. Treasure Island has changed its name to the T.I. and no doubt the Cirque people are work-



STAR TREK THE EXPERIENCE



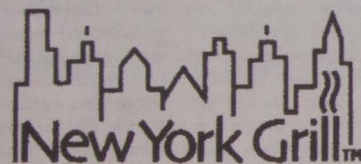
GABRIEL ENVIRONMENTAL SERVICES

Reliable & Timely Service Nationwide

866-4-PHASE 1 • 909-545-0250

www.gabriel-environmental.com

- Phase I
- Phase II
- Phase III
- Asbestos
- Mold
- Lead



909 / 987-1928

950 Ontario Mills Drive, Ontario
Mon / Thur 11:30 a.m. - 9:30 p.m.

Fri 11:30 a.m. - 10:30 p.m. • Sat 4:30 p.m. - 10:30 p.m.
Sun 4:00 p.m. - 9:30 p.m. • Reservations Recommended

It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

NEW BUSINESS

HOLIDAY INN EXPRESS , 600 W DONLON ST, BLYTHE, CA, 92225-2706	BODY SPECIALTIES , 1869 SERVICE CT, RIVERSIDE, CA, 92507-2341	PERRIS, CA, 92571-4730	CALLE ENCILIA APT 905, PALM SPRINGS, CA, 92262-7813	MORENO VALLEY, CA, 92553-2911
PALM SPRINGS STAFFING , 68300 MODALO RD, CATHERAL CITY, CA, 92234-6214	CALMA , 5051 CANYON CREST DR, RIVERSIDE, CA, 92507-6035	A & W BLADE RENTAL , 26675 MCCLURE CT, PERRIS, CA, 92571-8734	CHEW TOY PROMOTIONS , 520 E MURRAY CANYON DR APT 115, PALM SPRINGS, CA, 92264-4003	LAW OFFICE OF VINCENT & ASSOC , 23962 ALESSANDRO BLVD STE P, MORENO VALLEY, CA, 92553-8806
Y & M MARKET , 1507 2ND ST, COACHELLA, CA, 92236-1607	BASKET CASE , 6082 MOREY WAY, RIVERSIDE, CA, 92509-4210	ZAHIRAH ENTP , 28305 CORTE OCASO, TEMECULA, CA, 92592-3079	LOGGIA SHOPS MGMT CO , 500 S PALM CANYON DR STE 101, PALM SPRINGS, CA, 92264-7454	J M L SPRINKLERS , 12199 HINSON ST, MORENO VALLEY, CA, 92555-5409
S R S MOTORSPORTS , 12865 VERBENA DR, DESERT HOT SPRINGS, CA, 92240-4609	CLM DIRECT , 18988 REINDEER DR, LAKE ELSINORE, CA, 92530-6226	VINEYARD METAL FAB , 42324 CASA VERDE, TEMECULA, CA, 92592-9539	ULTRA AUTO RECON , 555 MAIN ST STE C, RIVERSIDE, CA, 92501-1031	ADVANCED TONER SVCS , 25066 GRADUAR CT, MORENO VALLEY, CA, 92557-6510
BUMPERS 2 BUMPERS CAR DETAIL , 66950 IRONWOOD DR APT 1247, DESERT HOT SPRINGS, CA, 92240-7514	HERBS FOR YOU , 37657 BONITA VISTA RD, ANZA, CA, 92539-9167	BREEZE SVC CO , 23052 HARBOR SEAL CT, WILDOMAR, CA, 92595-7955	SILVER TOO , 1299 GALLERIA AT TYLER, RIVERSIDE, CA, 92503-4139	DYNAMIC DENTAL SVCS , 24564 PACE DR, MORENO VALLEY, CA, 92557-7327
TECHNICAL REALIST HELP , 3578 E VIVIAN CIR, PALM SPRINGS, CA, 92262-5437	WINDY HILLS SPORTSBAR & CAFE , 55050 US HIGHWAY 371, ANZA, CA, 92539-9605	KENS SPORTING GOODS , 2610 HAMNER AVE, NORCO, CA, 92860-1924	RIVERSIDE MTN INS SVCS , 2900 ADAMS ST, RIVERSIDE, CA, 92504-4335	XTRENE SATELLITE , 25775 PIZARO CT, MORENO VALLEY, CA, 92557-7744
LOADS OF FUN , 158 E TAHQUITZ CANYON WAY, PALM SPRINGS, CA, 92262-6431	CALIFORNIA SECURITY PRODUCTS , 120 E FLORIDA AVE, HEMET, CA, 92543-4106	KATHY B S INTERIOR SOLUTIONS , 3465 BELGIAN DR, NORCO, CA, 92860-2277	EZ MONEY PRODUCTS , 2341 DEERHORN DR, RIVERSIDE, CA, 92506-3418	DENALI ENTP , 40337 VIA REATA, MURRIETA, CA, 92562-3872
PARADISE NAILS , 180 S SUNRISE WAY, PALM SPRINGS, CA, 92262-6737	DISASTER RESTORATION , 649 N LAKE ST, HEMET, CA, 92544-3309	BROOMS & BRUSHES INTL , 3200 KIPS KORNER RD, NORCO, CA, 92860-2519	NET 2 NET , 3961 CHICAGO AVE UNIT A, RIVERSIDE, CA, 92507-5338	JOEL PRO SOUND LIGHTING , 25500 CORTE PROMESA, MURRIETA, CA, 92563-5513
REGAL CLEANERS , 140 S SUNRISE WAY, PALM SPRINGS, CA, 92262-6737	CLAUDETTES NOTARY SVC , 42842 VICTORIAN DR, HEMET, CA, 92544-3363	UNIVERSAL ADJUSTERS , 1737 PRODUCTION CIR, RIVERSIDE, CA, 92509-1715	F R C , 39360 VIA MONTERO, MURRIETA, CA, 92563-5572	ALL AMERICAN BLINDS , 27890 READ ST, PERRIS, CA, 92570-8680
JERUSALEM DEAD SEA SALTS , 2929 CHOLLA PL, PALM SPRINGS, CA, 92264-4924	G3 MOVERS & EQUIP RENTAL , 26619 JUNE WAY, HEMET, CA, 92544-7488	R & E SCREEN PRINTING , 4310 CAMINO MONTURA, RIVERSIDE, CA, 92509-2537	MY GREEN THUMB , 27315 DIX HILL RD, SUN CITY, CA, 92585-9532	ENDOSCOPIC TECH , 29474 LONGHORN DR, CANYON LAKE, CA, 92587-7670
SPRING USA , 2609 S LINDEN WAY APT E, PALM SPRINGS, CA, 92264-5613	RED MTN GOLDEN CANINE TRAINING , 42360 MINTO WAY, HEMET, CA, 92544-9038	CROWN TALENT , 5850 EL PALOMINO DR, RIVERSIDE, CA, 92509-7001	BUYERS & SELLERS REALTY , 27515 JEFFERSON AVE, TEMECULA, CA, 92590-260024	ELDER'S , 43218 BUSINESS PARK DR STE 107, TEMECULA, CA, 92590-3601
DESERT IMAGES , 1377 S RIVERSIDE DR, PALM SPRINGS, CA, 92264-8157	VMD ROYAL ESCROW DIV , 14420 ELSWORTH ST STE 112, MORENO VALLEY, CA, 92553-9028	MOYGA RELIEF , 861 BRAMBLE LN, CORONA, CA, 92880-6778	ENDOSCOPIC TECH , 29474 LONGHORN DR, CANYON LAKE, CA, 92587-7670	BUYERS & SELLERS REALTY , 27515 JEFFERSON AVE, TEMECULA, CA, 92590-260024
IMPRESSION CLEANERS , 42380 BOB HOPE DR, RANCHO MIRAGE, CA, 92270-4469	LAKESHORE VILLAGE CLEANERS , 23579 SUNNYMEAD RANCH PKWY STE 118, MORENO VALLEY, CA, 92557-2870	EQUIPMENT INTEGRATED SYSTEM , 1147 MERLIN LN, CORONA, CA, 92881-3980	INTEGRATED PROTECTION GROUP , 703 W GRAHAM AVE STE 201, LAKE ELSINORE, CA, 92530-4117	ELDER'S , 43218 BUSINESS PARK DR STE 107, TEMECULA, CA, 92590-3601
EZZWIN BIZ , 3666 UNIVERSITY AVE, RIVERSIDE, CA, 92501-3346	DIAMOND VALLEY MOTORS , 41555 CHERRY ST STE I, MURRIETA, CA, 92562-9193	TWO ONE SHUTTERS , 2045 CALIFORNIA AVE STE 110, CORONA, CA, 92881-7231	HAPPY PLATES , 32840 ORTEGA HWY # B, LAKE ELSINORE, CA, 92530-6559	NORTHGATE INTL , 27315 CARANCHO RD, TEMECULA, CA, 92590-4202
GLASSWORLD , 9304 MAGNOLIA AVE # A, RIVERSIDE, CA, 92503-3702	CROWN PACIFIC , 38268 CALLE CIPRES, MURRIETA, CA, 92562-9348	ZEC REALTY , 2965 VIA MAZATLAN, CORONA, CA, 92882-6190	LE SPORTS , 31401 RIVERSIDE DR, LAKE ELSINORE, CA, 92530-7809	GREGOR & SONS SCAPES , 40010 HOLDEN CIR, TEMECULA, CA, 92591-1612
COLORBOX DIGITAL DESIGN , 3777 AVENIDA BARBADOS, RIVERSIDE, CA, 92503-4569	PURCES 4 U , 25554 BUCKLEY DR, MURRIETA, CA, 92563-5425	NORTH STAR EDU SVCS , 80860 GLEN HAVEN DR, INDIO, CA, 92201-2876	L S C PERFORMANCE , 18975 NICHOLS RD # C, LAKE ELSINORE, CA, 92532-2235	DOFFO WINES , 33515 RANCHO CALIFORNIA RD, TEMECULA, CA, 92591-4929
ULTIMATE CARPET CLEANERS , 3507 ADAMS ST, RIVERSIDE, CA, 92504-3301	RUBEN CAMPOS MEAT CONSULTING , 893 MAPES RD, PERRIS, CA, 92570-6151	J H RESIDENTIAL DEV INC , 732 SIMS ST, BANNING, CA, 92220-4127	DRAPERIES BY ANNIE , 230 E FLORIDA AVE, HEMET, CA, 92543-4206	EQUITABLE DOCUMENT ASSISTANCE , 31430 HEITZ LN, TEMECULA, CA, 92591-4974
KNIT N STITCH , 6730 BROCKTON AVE, RIVERSIDE, CA, 92506-3022	DIAMOND MEDICAL CONSULTANTS , 17490 VANDERHILL CIR, PERRIS, CA, 92570-7964	UPS STORE COACHELLA VALLEY , 31855 DATE PALM DR STE 3, CATHEDRAL CITY, CA, 92234-3100	ACACIA AVE SELF STORAGE , 302 S LYON AVE, HEMET, CA, 92543-5752	VALLEY PRESURE WASHING , 45395 PASEO DURANGO, TEMECULA, CA, 92592-1616
CA ENTP , 3086 JANE ST, RIVERSIDE, CA, 92506-4300	WE STOP4CLOSEUPNOW COM , 18481 CABLE LN, PERRIS, CA, 92570-8157	SAHARA DRYWALL , 77725 CALLE TEMECULA, LA QUINTA, CA, 92253-3767	ECHO INDUSTRIES , 201 S COLUMBIA ST APT 974, HEMET, CA, 92544-4887	CUSTOM DESIGN CONTRACTING , 33290 FOX RD, TEMECULA, CA, 92592-4347
MILBOURNE ENTP , 944 HIGH VIEW DR, RIVERSIDE, CA, 92506-6152	B & R ENTP , 21037 MOUNTAIN AVE, PERRIS, CA, 92570-9330	DESERT PLANES DETAILING , 79925 HORSESHOE DR, LA QUINTA, CA, 92253-4309	PC FIX , 24855 FAY AVE, MORENO VALLEY, CA, 92551-4001	SIMPLY GOURD GEOS , 46000 CLASSIC WAY, TEMECULA, CA, 92592-6038
EMRO DOOR CO , 1393 DODSON WAY # B, RIVERSIDE, CA, 92507-2073	ALTEC AUTOMATION SYSTEMS , 398 TURQUOISE DR,	BLUE SKY PROMOTIONS , 422 S	SHOWTIME REMODELERS , 14166 FLAMINGO BAY LN,	HUNTINGTON LEARNING CTR

Commercial Printers

Ranked by 2003 Sales Volume

	Name Address City/State/Zip	2003 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
1.	Advance Business Graphics 3810 Wabash Dr. Mira Loma, CA 91752	46,500,000	350 1955	Labels, Digital, Commercial Printing Direct Mail, Creative Services, Fulfillment, Warehousing, Distribution	31 Web & Sheet Fed 1-8 Colors, 1-8 Foils & Coating	Document & Print Mgmt., Billing & Mailing Svcs., Design, Typesetting, Full Electronic Pre-Press	Tom Playford President (909) 361-7001/361-7085 tom.playford@abgraphics.com
2.	UBS Printing Group 2577 Research Dr. Corona, CA 92882	24,000,000	65 1986	Commercial Printing & Packaging, Labels, Business Forms, Books, Manuals	Sheet Fed & Web 1-6 Colors & Tower Coating	Layflat, Perfect Binding, Die Cutting & Fold/Glue, Elec. Pre-Press/Direct to Plate, Full Service Fulfillment	Gene Hamrick President/Owner (909) 273-7900/273-7912
3.	Valley Printers, Inc. 2180 Iowa Ave. Riverside, CA 92507	14,000,000	72 1968	Commercial Printing Catalogs, Brochures Magazines, Digests	Web & Sheet Fed 6 Colors	6 Color Web Print	René L. Vega President (909) 682-5539/686-4930
4.	Tech Color Graphics, Inc. 3575 Philadelphia St. Chino, CA 91710	7,200,000	75 1990	Catalogs, Newsletters, Rack Brochures, Direct Mail Inserts, Business Reply Cards, Laser Forms, Scratch Pads	Harris M110 5/C, Didde Webcom 700, 8/C, Didde Comperceptor 4/C, Roland 625 6/C, Roland 631 2/C	Utilities, Healthcare Orgs., Home Warranties, Professional Orgs., Banking Institutions	Ramon Ortiz President (909) 590-4554/590-5157 ramono@techcolor.com
5.	Crown Printers 250 W. Rialto Ave. San Bernardino, CA 92408	6,700,000	52 1970	Direct Mail, Product Sheets Catalogs, Advertising Commercial Printing & Creative Design	2,4,6 Color 40" Komori, Heidelberg, 1-Color Through 6-Color Plus Coating	Creative Design, Printing, Mailing, Digital Printing & Data Management, Distribution	Denny Shortt President (909) 888-7531/889-16391 csr@crownconnect.com
6.	Faust Printing Inc. 8656 Ulica Ave., Ste. 100 Rancho Cucamonga, CA 91730	6,300,000	36 1963	High Resolution Printing on Paper or Synthetics (Plastics) Board, Foiling, Embossing, Die Cutting, Packaging	Sheet-Fed KBA 105, KBA 104 Perfector Roland 700 1-8 Colors	Computer to Plate Electronic Pre-Press, High Res. Printing/Packaging, Paper or Synthetics (Plastics), Full-Service Bindery, Design	Don Faust President (909) 980-1577/989-9716
7.	Advanced Color Graphics 245 York Place Claremont, CA 91711	6,000,000	25 1979	Commercial Sheet-Fed Printing, Brochures, Catalogs, Manuals, Packaging	640 Heidelberg CD with Coater 240 Heidelberg 102 ZP Perfector Heidelberg QM 46 Quickmaster	High Quality, Quick Turn, In-House Design, Electronic Pre-Press, Full Bindery	Steve Thompson Owner (909) 625-3381/625-2081
8.	So Cal Commercial Printers 4665 Vine St. Riverside, CA 92507	5,609,000	56 2001	Newspapers, Newsletters, Flexi-Books	Goss 8 Units, 22 Units Tensor 4 Color Towers & Two 3 Color Towers, Back to Back 4 Color 16 Page 32 Tab & 64 Book Pages	Rotary Web Printing	Paul Ward General Manager (909) 784-1234/368-5529 pward@pe.com
9.	Ace Printing Co. 948 Vella Road Palm Springs, CA 92264	4,300,000	33 1979	Commercial Printing, Digital Asset Management	Offset 5 Color & Aqueduct Coating	In-Line Aqueous Coating, Conventional and Electronic Pre-Press, In-House Bindery	Mark Lawrence Partners (760) 323-2707/322-3547 mlawrence@ace-printing.com
10.	Maurice Printers 42685 Rio Nedo Street Temecula, CA 92595	4,200,000	27 1981	Product Catalogs, Brochures, Booklets, Maps, Flyers, Product Data Sheets, Posters, Newsletters, Stationary, Business Cards	40" Komori With Coater Ryobi (DI) Presses 4 Color Process	Quality Commercial & Digital Printing, Direct to Plate & Direct to Press, Full Bindery & Pre-Press	Mike Robinson President (909) 296-0300/296-0306
11.	Color Tech Commercial Printing 1601 Chicago Ave. Riverside, CA 92507	3,500,000	20 1985	Mailing Commercial Printing	4 & 5 Color Komori Presses 1-5 Colors With Aqueous Coating	All Digital Workflow With Direct To Plate Equip., Direct Mail Services, Large & Small Poster & Banner Services	Greg Buxter President (909) 788-1500/788-2328 gbuxter@colortechprinting.com
12.	RB Graphics 3547 Market St. Riverside, CA 92508	3,500,000	30 1975	Commercial Sheet-Fed Printing, Annual Reports, Brochures, Catalogs, Manuals, Programs, Newsletters	Sheet Fed Mitsubishi/ Akiyama/Heidelberg 1-6 Plus Aqueous Coater	Conventional & Electronic Pre-Press, In-Line Aqueous Coating, In-House Bindery, Complete Letterpress Serv.	Guy Guisane General Manager (909) 686-7100/686-4203
13.	Pomona Print Stop 9077 Arrow Rte., Ste. 120 Rancho Cucamonga, CA 91730	1,450,000	8 1977	Volume Copies, Business Forms, Flyers, Business Cards, Envelopes, Manuals, Catalogs	4 AB Dick Presses, 3 Digital Doc-U-Techs Models 6180.2 135, 2045 Color	High Volume Copy Usage	Joe & Neal Cantone Owners (909) 593-8993/589-5352
14.	Printing Resources of So. Calif. 893 West 9th St. Upland, CA 91786	1,433,890	13 1970	Offset Printing, Mailing Services, High Speed Copying (Black, White & Color)	Heidelberg QM46-2 Ryobi 3302 One, Two & Three Spot Colors (PMS)	Online Ordering System, Automatic File Trans. Via Website, Free PDF Creator	Nancy DeDiemar President (909) 981-5715/981-9396 nancy@printingresources.com
15.	A to Z Printing Co., Inc. 4330 Van Buren Blvd. Riverside, CA 92503	1,200,000	16 1921	Books, Mags., Brochures, Catalogs, Flyers, Newsletters, Letterheads, Envelopes, Cards, Pads, Labels	Heidelberg, Harris, Multi 2650 Ryobi 1 - 4 Color	In-House Art Dept., Letterpress, Folding, Bindery, Union Label	Allison Dale President (909) 689-4411/687-6387 www.a-zprinting.com
16.	ZAP - Corona Printing 210 N. Smith Ave. Corona, CA 92880	900,000	8 1972	Marketing Material, Brochures, Mailers, Product Sheets, Forms, Stationery, Business Cards	Ryobi 3302, Ryobi 3304 AB Dick, 1-4 Color In-House	In House Graphic Design, Fully Compatible With Customer Created Files, Mac & PC	Paula A. Montanez President (909) 734-8181/737-1791 paula@zapcolor.com
17.	Acree & Sharp Printing 7271 Highway 215 East Riverside, CA 92508	900,000	7 1988	Catalogs, Flyers Brochures, Graphics Design, Commercial Printing	Man Roland, Hamada, Davidson, Hamada, 4 Color, 2 Color, Single Color Process	Graphics, Pre-Press, Film, Proofs, Customer Service	David Tharp Owner (909) 653-4922/653-3408 dtharp@acree-tharp.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sandra Olivera. Copyright IEBJ. This list appeared in the 2004 Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Office Demand Trending Higher, GVA DAUM Study Shows

Commercial property in L.A. Basin 'poised' for growth; price stability, leasing uptick point to market balance

continued from page 38

period. Overall vacancies increased from 10.9 to 11.5 percent during the first quarter, with Riverside ending the period with the lowest vacancy at 9.2 percent; San Bernardino the highest at 16.4 percent. Meanwhile, average asking lease rates rose 6.7 percent year-over-year from \$1.50 to \$1.60 FSG.

GVA DAUM reports under-

construction activity in the Inland Empire rose for the second consecutive quarter with more than 700,000 sq. ft. of office space currently underway. "We expect rent levels in the Inland Empire to continue to see moderate growth this quarter," said Jacobson.

California's oldest and most experienced commercial real estate bro-

kerage company, GVA DAUM, founded in 1904, has 10 offices throughout Southern California and Arizona. The company provides a full array of commercial real estate services, including brokerage, consulting, leasing, sale and property management.

GVA is an international organization of real estate industry lead-

ers in key markets in 27 countries. The organization comprises almost 3600 real estate professionals serving approximately 100 markets. In its last report, GVA partners collectively completed \$12 billion in transactions and managed more than 110 million square feet of office, industrial, retail and specialized property.

Staff Leasing Companies Serving the I.E.

Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	Number of Offices: Inland Empire Companywide	2003 Revenue, I.E. Placements, I.E.	Year Established, I.E. Headquarters	Specialties	Top Local Executive Title Phone/Fax E-Mail Address
1. Barrett Business Services Inc. 1887 Business Center Dr., Ste. 3 San Bernardino, CA 92408	9 60	\$36,000,000 na	1951 Portland, OR	Payroll Services, Human Resource Management, Benefit Administration, Safety Services & Workers' Compensation Issues	Jim Donahue Vice President (909) 890-1000/890-1010
2. Select Personnel Services, Inc. 14011 Park Ave., Ste. 170 Victorville, CA 92392	6 50+	WND	1985 Santa Barbara, CA	Clerical, Light Industrial, Engineering/Tech.	Steve Sorenson CEO (805) 882-2200
3. Amvigor Staffing Services 405 E. 25th Street Upland, CA 91784	2 2	\$1,000,000 100	1988 Upland, CA	Engineering, Administrative, Clerical, Light Industrial, IT, Scientific & Technical	Vijay Telkikar Director (909) 920-5037/920-5040 amvigor1@yahoo.com
4. The Culver Group 3200 E. Inland Empire Blvd., #150 Ontario, CA 91764	2 21	WND	1995 San Diego, CA	Sales and Management	John Breen Area Manager (909) 989-3333/989-3962
5. Kelly Staff Leasing 110 W. "A", Ste. 1700 San Diego, CA 92101	1 18	WND	na San Diego, CA	H.R., Payroll, W/C, Govt. Compliance	Bob MacNeil Business Development Manager (619) 675-2559/615-7979
6. Princeton Corporate Consultants 420 W. Baseline Rd., Ste. C Claremont, CA 91711	1 6	\$2,300,000 N/A	1986 Encino, CA	Medical Device/ Pharmaceutical	Steve Adams V.P., Operations (909) 625-3007/621-0315 sadams7727@aol.com
7. Pas Services 77530 Enfield Lane, Bldg. H-1 Palm Desert, CA 92211-7261	1 1	\$8,500,000 450	1989 Palm Desert, CA	Employee Leasing 401 K	Shelby Drummond President (760) 200-8351/345-4501 shelby@passervices.com
8. Covenant Employment, Inc. 3455 Nogales St., #135 West Covina, CA 91792	1 5	\$1,258,000	1994 West Covina, CA	Government Contracting, Labor/Employee Leasing	Stateny Lattin CEO (626) 581-9880/581-9990 ljh@covenantindustries.net
9. Drug Consultants, Inc. 11751 Davis St. Moreno Valley, CA 92557	1 1	\$3,400,000 42	1977 Moreno Valley, CA	Relief/Temp. Pharmacist, Pharmacy Technician, Svcs for the Dept. of Corrections RN, LVN, X-Ray Tech.	Carl E. Rowe President (909) 485-2640/485-2642 icare@eee.org
10. Kimstaff HR 17872 Cowan Ave. Irvine, CA 92614	4 25	\$40,000,000 377	1969 Irvine, CA	HR Outsourcing, Risk Management, Admin. of Plc, HR & Compliance, Workers Compensation Benefits	Ron Saunders Vice President Sales & Marketing (949) 752-2995x2106/756-5015 rsaunders@kimstaff.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright. 2004. This list appeared in the 2004 Book of List Journal

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Commercial Printers

Ranked by 2003 Sales Volume

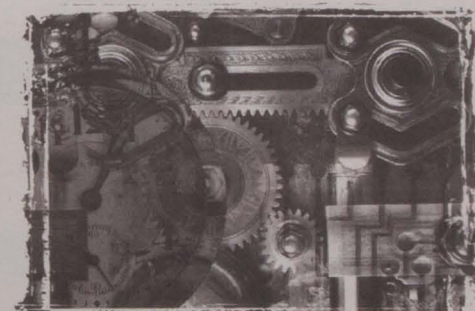
Name Address City/State/Zip	2003 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
18. The Performance Marketing 1251 Pomona Rd., #101 Corona, CA 92882	1,500,000	6 1991	Commercial Printing 1 - 4 Color Specialty Printing	WND	Graphic Design & Creative Services, Promotional Program Management	Natalie Young President (909) 273-7390/273-7395 main@ideas2ink.com
19. Printing & Promotion Plus, Inc. 930 South Mt. Vernon Ave., Ste. 200 Colton, CA 92324	1,500,000	10 1984	Graphic Design, Offset Printing, High Volume Digital Copies, Brochures, Newsletters	Ryobi 2 Color, 4 Color	Graphic Design Mailing	Daniel W. Metzger President (909) 370-0860/824-2396 dmetzger@printproplus.com
20. Alphagraphics 9016 Archibald Ave. Rancho Cucamonga, CA 91730	1,000,000	8 1985	Design, Copy, Printing	Heidelberg QM46 2 Colors		Tim Main Owner (909) 989-8550/989-0400
21. Redlands Blueprint & Commercial Printing Co. 922 B New York St. Redlands, CA 92374	729,000	12 1946	Business Stationery, Brochures, Booklets, Folders, Newsletters, Reprographics, Color Copies, Banners, Labels, Courtroom Displays, Reports	AB Dick 9800 Series, 2 Color Komori Perfecter 1 & 4 Colors	In-House Computer Graphics, Custom Printing, Bindery, Service Is Our Specialty	Daney Bachio Manager/Owner (909) 792-3478/335-1121 redlandsblue@earthlink.net
22. RDS Printing & Graphics 1714 Grevillea Court Ontario, CA 91761	1,200,000	9 1990	Full Color Offset Printing, Film Output, Full Color Digital Printing, B/W Copying, Large Format Posters, Laminating, Mounting, Color Copying	Xerox DOC Color 2060, Heidelberg 4 color, Hamada 660, 2 & 4 Color	On Demand Printing, Binding, Full Service & Operate 2 Shifts, Rush Jobs Our Specialty	Robert Saiz President (909) 923-8831/923-3266 bob@rdsprinting.com
23. Harper's 1956 N. "E" St. San Bernardino, CA 92405	300,000	3 1984	Printing, Copying, Publishing Yearbooks, Binding Services, Young Authors	AB Dick 2-Color	Fax, Typesetting, Self, Full Service Copying, Binding	Elmer Harper Owner (909) 882-1234/882-2772

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olvera. Copyright 2004. This list appeared in the Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

T&V PRINTING

"From Concept to Completion... Creating Visual Wonder"



Full Service Commercial Printing
FREE Pickup & Delivery
Proudly Serving The Business Community
in Southern California Since 1988

(909) 353-8470 • (800) 576-8570

7101 Jurupa Ave., Suite 3 • Riverside, CA 92504

KCAA 1050AM



**Inland Empire
Balanced Talk Radio!**



Don Imus
Start your morning with IMUS in the Morning

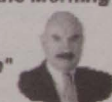
G. Gordon Liddy "The G-Man"



Rev. Barry Lynn
"A Tireless Campaigner"



Al Franklin
"The O Franken Factor"



Chuck Harder
"For the People"

Lacey Kendall - Ray Peyton
Local News Up-Dates

Weekdays 8 AM - Noon - 5 PM

KCAA 1050 AM Talk Radio
...the station that leaves no listener behind!
909-885-8502 - info@KCAARADIO.COM

Call Daren Lane for sales

JULY 2004

14 Women 4 Success, a support group for success-minded women business owners, is meeting on Wednesday, 9 a.m. to 12 p.m. at Coco's Ontario Mills. Speaker Beth Schneider will present "How to Become a Process Prodigy." Learn how planning can generate business success, ways to prioritize and find secret sources of help, and a tool expensive consultants use with their clients. Cost: \$15 pre-registered, \$25 at the door. Breakfast included. For information and reservations call (909) 717-1113 or log on to www.women4success.com.

15 The Riverside Art Museum will offer a related public lecture by the collector Doug Simay, on Thursday, at 6:30 p.m. – 8 p.m. Doug Simay will discuss the specifics of his collection and his exhibition of portraits at RAM – in addition to addressing the process of collecting art and the way in which his relationships with artists, dealers, and other collectors have been built over the years. Riverside Art Museum is located in historic Riverside at 3425 Mission Inn Avenue, Riverside. For more information call (909) 684-7111. A

Selection of Portraits from "The Doug Simay Collection" is being presented in the Art Alliance Gallery of the Riverside Art Museum through Aug. 28.

16 International Gem & Jewelry Show. Featuring thousands of dealers in gem stones, one-of-a-kind jewelry creations, estate jewelry, celebrity exhibits and accessories – Friday through Sunday. Friday, 12 p.m. – 7 p.m., Saturday, 10 a.m. – 6 p.m., and Sunday, 11 a.m. – 5 p.m. Pasadena Conference Center, 300 E. Green Street, Pasadena. General admission is \$6; children under 16 free with paid adult. For additional information, call (301) 294-1640.

16-18 Summer theatre tickets on sale for "The Music Man." The community services department's Summer Community Theatre production of the "The Music Man" will be presented on the 16th – 18th, at the Los Osos High School Theatre, located at 6001 Milliken Avenue in Rancho Cucamonga. Performances will be held weekends with show times at

7:30 p.m. on Friday and Saturday evenings and 2 p.m. matinee performances on Sundays. Tickets are \$10 general admission and \$8 for senior citizens and youths (age 12 and under.) Tickets are on sale at the Rancho Cucamonga Civic Center, Lions East Community Center, and the Rancho Cucamonga Senior Center. Tickets will also be available at the theatre box office one hour before each performance.

21 The Small Business Development Center is offering the following two-hour workshop, Government Procurement. This workshop will teach you how to do business with the government as a minority-owned business. Learn the guidelines for certification and contraction with local, state, and federal and private sectors. Wednesday, 5:30 p.m. – 8:30 p.m., 363 S. Park Avenue, Pomona, Suite 101. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232. Fee: \$15 per person, reservations required.

22 The Small Business Development Center is offering the following

two-hour workshop: Businesses need to understand marketing and the powerful tool it can be. But first, it is necessary to learn what marketing is, what it isn't and how it works. Identify your customers and how to reach them. Thursday, 6:30 p.m. – 8:30 p.m., 204 N. Village Court, San Dimas. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232. Fee: \$15 per person, reservations required.

23 Pasadena Coin, Currency & Stamp Expo. The 31st Original Pasadena Coin & Stamp Expo features over 75 dealers displaying a variety of United States, world and ancient investment and collector quality coins and stamps. The expo offers a wide selection of hobby supplies, maps, bonds, stocks, currency, casino chips and other collectibles. Friday through Sunday. Friday, 11 a.m. – 6 p.m., Saturday, 10 a.m. – 6 p.m., Sunday, 10 a.m. – 5 p.m. Pasadena Conference Center, 300 E. Green Street, Pasadena. General admission is \$2; children under 12 are free. For additional information, call (818) 997-6496.

SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/02-8/03 (\$ Amount)*	Number of SBA Loans Funded 10/02-8/03	Types of Loans Offered: TA 504 Contract Loan Prg.	Types SBA Loans Funded: Int'l. Loans Program Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
29. CIT Small Business Lending 7755 Center Ave. Huntington Beach, CA 92647	10,000,000	20	Yes Yes No	No No No	1 70	Timarie Shrum Regional Acct. Manager (714) 375-5751/372-5761 timarie.shrum@citi.com
30. Southwest Community Bank 5810 El Camino Real Carlsbad, CA 92013	3,500,000	8	Yes Yes No	No No No	2 10	Dennis P. Stytz Senior Vice President (877) 792-7722/(760) 431-2171 dennis@swcbank.com
33. Foothill Independent Bank 510 S. Grand Ave. Glenside, CA 91741	1,800,000	25	Yes Yes No	No Yes Yes	6 12	George Langley CEO (626) 963-8351/(335-1641) icruz@foothillbank.com
32. Union Bank of California 1101 California Ave., #200 Corona, CA 92882	731,000	1	Yes Yes No	No No No	22 230	Tony Tavasiris Vice President (909) 739-7107/739-7115 tony.tavasiris@ubc.com
33. California Bank & Trust 102 N. Yale Ave. Claremont, CA 91711	505,000	10	Yes Yes No	Yes Yes Yes	6 100	Andre Ellis V.P. Manager (909) 624-9091/625-2982 ellis@calbt.com
29. Palm Desert National Bank 7755 Center Ave. Huntington Beach, CA 92647	WND	WND	Yes Yes No	No No Yes	3 3	Patrick I. Lilly V.P. Commercial Lending (760) 674-1418/341-5589 pilly@pnb.com

N/A = Not Applicable WND = Would Not Disclose na = not available. *Loans funded Riverside & San Bernardino Counties. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera Copyright 2003. This list appeared in the July 2003 issue of the Inland Empire Business Journal and updated as of 06/25/04 (from those that responded to requested updates.)

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Le Bellissimo Restaurant & Bar is a Delight

continued from page 43
didn't know."

Well, one visit to Le Bellissimo will lead to another and another, so, she shouldn't worry. I forgot to mention the wine list. It is excellent and changing as Christophe finds new favorites. The house wine is inexpensive and very good, a feature that is hard to find.

The quiet ambience of the bar is also a wonderful place for after dinner libations or during the afternoon and evening. It is a relaxed setting, great for conversation, and the quality of the "spirits," as Christophe says, is excellent and also well-priced. Bar hours are flexible. People often like to linger to 11 or 12 p.m., especially on

Friday and Saturday evenings, after the kitchen closes at 10 p.m. There are also bar and food specials to enjoy.

Please, try this gem of a restaurant/bar for yourself and let me know what you think, that is ... if you're still able to lift a pen or type an e-mail. Those desserts! Lunch and dinner are served and live

music is featured on Friday and Saturday evenings. Le Bellissimo is located in the Masi Plaza, 11849 Foothill Blvd. in Rancho Cucamonga. Call 909.948.0948 or fax 909.948.0919. Hours: Monday – Thursday, 11 a.m. to 9 p.m.; Friday and Saturday, 11 a.m. to 10 p.m., and Sunday, from noon to 9 p.m.

Public Relations Firms in the I.E.

Listed Alphabetically

Company Name Address City, State, Zip	2003 Gross Income: Inland Empire Companywide	# of Employees: Inland Empire Companywide	# of Offices: Inland Empire Companywide	Year established Inland Empire Headquarters	Top 3 Clients	Specialties	Top Local Executive Title Phone/Fax E-Mail Address
Brown & Broedow 11987 Ardmoor Ct. Rancho Cucamonga, CA 91739	WND	2 2	1 1	1987 Rancho Cucamonga, CA	Ontario Museum of History & Art, Carson Companies, Lowe Enterprises.		Larry Broedow Partner (909) 941-9449/941-9449
DuBois Advertising Agency 1131 W. 6th St., Ste. 245 Ontario, CA 91762	WND	9 9	1 1	1985 Ontario, CA	Specialty Equipment Market Assoc. (SEMA), Aqua Conserve, Inc., Door Components, Inc.	Full Service Ad Agency, Event Management	Jerry DuBois Owner (909) 984-2727/984-3736 daagency@earthlink.net
Geographics 4178 Chestnut St. Riverside, CA 92501	WND	7 7	1 1	1983 Riverside, CA	Riverside Community Hospital, Riverside County Trans. Comm. Lake Arrowhead Community Svs. District	Marketing & Communications for Public Agencies & Pro Service Corporations	Dawn Hassett Managing Partner (909) 369-1564/369-8837
The Jones Agency 303 N. Indian Canyon Dr. Palm Springs, CA 92262	1.5	8		1958 Palm Springs, CA	Canyon National Bank, Palm Springs Aerial Tramway, Palm Springs Desert Resorts Convention & Visitors Authority	Public Relations Publicity, Media Advertising Public Affairs	Kyle Radke VP/General Manager (760) 325-1437/778-0320
Kiner/Goodsell 73-101 Hwy. 111 Palm Desert, CA 92270	WND	18 18	2 2	1994 Palm Desert, CA	Fantasy Springs Resort Casino, City of La Quinta,	Public Relations, Strategic Marketing, Corporate Communications	Scott M. Kiner CEO (760) 773-0290/773-1750 scottk@kgadvertising.com
The Landon Agency 2534 S. Pleasant Ave. Ontario, CA 91761	WND	7 7	1 1	1991 Ontario, CA	Multicast Technologies Intermountain Mortgage	Entertainment, Lifestyles	Mark Landon President (909) 986-7502/986-0712 mark@landonagency.com
Euro RSEQ Magnet 2755 Wardlow Rd., #101 Corona, CA 92882	WND	18 175	1 9	1991 New York	Technicolor Toyota Motorsports Sprint PCS	Consumer Marketing, Technology, Business-to-Business, Public Affairs	Christopher Perez Senior V.P. (909) 272-1888/272-3111 cperez@magnetcom.com
Publicity Unlimited P.O. Box 724 Rancho Mirage, CA 92270	WND	7 7	1 1	1993 Rancho Mirage, CA	Desert Orthopedic Center, Montech Golf Inc., Desert Shores Motor Coach Resort	Advertising, Marketing, Public Relations	Erika Z. Byrd President/Owner (760) 776-9946/776-9956 erika@publicityunlimited.com
Stanford Marketing & Productions 2392 Mira Monte, Ste. D Palm Springs, CA 92264	WND	2	2	1986 Palm Springs, CA	Madison, Chappell Ministry, Wiefels & Son	Public Relations, Marketing, Video Production	Tom Stanford Owner (760) 202-8110/202-8210 ml-stanford2004@yahoo.com
O'Reilly Public Relations 3403 Tenth St., #110 Riverside, CA 92501	\$1,700,000 \$1,700,000	15 15	1 1	2001 Riverside	WND	Government and Media Relations, Crisis Mgmt, Brand Marketing And Corporate Positioning	Patrick O'Reilly President/CEO (909) 781-2240/781-0845
Über Advertising & Public Relations 592 N. Euclid Upland, CA 91786	WND			1976 Upland, CA	Citizens Business Bank, Loma Linda University Medical Ctr., Metro YMCA	Advertising & Media Strategy, Public Relations, Book Publishing	Jim Burns President (909) 981-3141/982-0869 jburns@uberadv.com
Wilkin Gage Marketing 651 Wharton Drive Claremont, CA 91711	WND	11 11	1 1	1998 Claremont, CA	Hawaiian Airlines, Ontario Convention Center, ULV College of Law	Strategic Planning, Media Relations, Investor Relations	Andrew Wilkin Managing Partner (909) 625-2225/625-3225 info@wilkingroup.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright 2004. This list appeared in the 2004 Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Certified Public Accountant Firms

Ranked by Number of CPA's in the Inland Empire

Company Name Address City/State/Zip	# CPA's in I.E. # Ptnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialties	Top Local Executive Title Telephone/Fax E-Mail Address
20. Lightfoot, Ralls & Lightfoot, LLP 675 W. Foothill Blvd., Claremont, CA 91711	6 3 8	1946	1 1 Claremont	Income & Estate Tax Planning & Preparation, Fiduciary Accounting, Business Consulting & Accounting	John H. Lightfoot Member (909) 626-2623/626-2743
21. Hilliard, Bennie & Co. CPA's 250 W. First St., Ste. 320 Claremont, CA 91711	3 2 6	1975	1 1 Claremont	Forklift Industry, Healthcare, Construction, Tax Planning, Mergers & Acquisitions, Wealth Transfer Planning	M. Gary Hilliard Managing Partner (909) 398-1310/398-1317
22. Burr & Associates 5015 Canyon Crest Dr., #102 Riverside, CA 92507	2 1 6	1992	1 1 Riverside	Business Consulting & Growth Development, Tax Planning & Preparation, Elder Care Services, Audits of Non-Profits	Debra L. Burr President (909) 781-6480/781-2026
23. Singer, Lewak, Greenbaum & Goldstein LLP 800 N. Haven Ave. Ontario, CA 91764	6 1 4	2001	1 1 Los Angeles	Manufacturing, Construction, Distribution, Audits, Accounting, Tax & Management Consulting	David Kamath Partner (909) 941-9245/941-9252 dkamath@slgg.com
24. Streit & Peters CPA, Inc. 1908 S. Business Center Dr. San Bernardino, CA 92408	4 2 14	1979	3 3 San Bernardino	Real Estate Construction, Small & Medium Size Business	David M. Streit President (909) 885-6518/384-1198 cpeters@streitandpeters.com
25. HGI Financial Services 9240 Limonite Ave. Riverside, CA 92509	2 0 12	1976	1 1 Riverside	Financial, Tax Preparation, Bookkeeping, Audit Representation, Investments	Holly Gunnette President/CEO (909) 681-2784/681-2934 hgfincfinancial.com
26. Michael L. Cox & Associates 5050 Palo Verde, Ste. 213 Montclair, CA 91763	2 1 6	1995	1 1 Montclair	Auto Dealerships, Other Retail Businesses	Michael L. Cox Owner (909) 482-4374/482-4379 michael@mlccpa.com
27. Frederick Reiss & Company 164 Hospitality Lane, Ste. 6A San Bernardino, CA 92408	2 1 5	1980	1 1 San Bernardino	Tax, Estate Planning, Business Consulting, Accounting	Fred Reiss President (909) 890-3533/890-3543 frc@ix.netcom.com
28. Bolaños & D'Attilio, CPAs 901 E. Tahquitz Canyon Way, Ste. A-202 Palm Springs, CA 92262	2 2 8	1997	1 1 Palm Springs	Healthcare, Estate Planning, Business Management for Physicians & Individuals	Michele Bolaños Managing Partner (760) 325-5095/325-6105 mb@bdepas.com

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright 2004. This list appeared in the 2004 Book of Lists.



Southern California Business Services
Southern California Business Services
Southern California Business Services
Southern California Business Services

Enrolled to practice before the Internal Revenue Service

Located in Rancho Cucamonga, we have been helping business professionals for over 25 years. No matter how large or small your business, we provide quality service to meet your individual needs. We take pride in the personal attention that we give to our clients. Our knowledgeable staff stays current in regards to all tax law changes, which provides you with the assurance that the job will be done right. We offer payroll services to everyone, even non-bookkeeping clients. At SCBS, serving you is our top priority. Our mission is to be competent, ethical, and professional.

- Tax Consulting
- Tax Planning
- Bookkeeping
- Accounting
- Financial Statements
- Payroll Processing
- Sales Tax Returns
- QuickBooks Training
- IRS Representation

Call us today for your free initial consultation at
Phone: 909.980.8884

Fax: 909.980.6101

E-Mail: scbs@scbscorp.com

WWW.SCBSCORP.NET



Marilyn E. Seely, EA, CFP
PRESIDENT

"We are here to support and educate our clients in order to help them achieve all of their business goals!"

Marilyn Seely

Your Success
is
Our Business

8632 Archibald Ave., Suite 207 Rancho Cucamonga, CA 91730

SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/92-9/03 (\$ Amount)*	Number of SBA Loans Funded 10/92 - 9/03	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Int'l. Loans Programs Seas'l Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
20. Valley Independent Bank 74-199 El Paseo Drive Palm Desert, CA 92260	26,000,000	60	Yes Yes No	No No No	9 30	Jack Brittain Executive Vice President (760) 776-4100/776-4433 jackson@vibank.com
21. Wachovia Small Bus. Capital One Park Plaza, #450 Irvine, CA 92614	23,314,300	26	Yes Yes No	No No Yes	1 33	Mark Hogan Business Development Officer (909) 983-8100/(949) 251-9016 mark_hogan@wachovia.com
22. Citizens Business Bank 701 N. Haven Ave., #210 Ontario, CA 91764	15,059,167	32	Yes Yes Yes	No No Yes	10 32	Katrina H. Fleener Vice President (909) 980-4030/476-3268
23. Citibank (West), FSB 320 N. Harbor Blvd. Fullerton, CA 92831	8,847,250	14	Yes Yes No	No No Yes	62 397	Heather M. Endresen Director (800) 500-9810/(714) 525-9967
24. Pacific Western Bank 401 W. A St. 2nd Fl. San Diego, CA 92101	5,800,000	10	Yes Yes No	No No No	15 38	Robert Pedersen AVP (619) 338-1420/(619) 235-1266 rpetersen@bankandiego.com
25. San Country Bank 123 E. 9th St., #102 Upland, CA 91786	4,799,530	14	Yes Yes No	No Yes Yes	1 7	Guy Bovee, Esq. Vice President/Credit Administrator (909) 982-3813/982-3319 gbovee@suncountrybank.com
26. California Center Bank 1080 S. Mt. Vernon Ave., Ste. 100 Colton, CA 92324	1,676,000	6	Yes Yes No	Yes No No	1 10	Candice Cho Vice President/Manager (909) 370-2222/876-3999 candicec@calcenterbank.com
27. Upland Bank 12474 Central Ave. Chino, CA 91710	980,000	2	Yes Yes No	Yes No Yes	2 2	Dorothy J. Walker2 V.P./SBA Division Mgr. (909) 591-6371/(591) 6867 dorothywalker@uplandbank.com
28. Western State Bank 1801 E. Huntington Dr. Duarte, CA 91010	732,870	2	Yes Yes No	No No No	0	Victor Magarilli Executive Vice President/COO (626) 357-9611/(224) 357-8750 katherine_escueta@westernstatebank.com

N/A = Not Applicable WND = Would Not Disclose na = not available. *Loans funded Riverside & San Bernardino Counties. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright 2003. This list appeared in the Book of Lists.

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com



Think all CPA firms are alike?

- Does your CPA truly understand your industry?
- Do you get consistent attention from the firm's partners?
- Do you receive on-site service from an experienced team that is responsive and technology savvy?

Value the Difference of VTD.

- One of the nation's top 100 CPA firms
- Team of over 80 experienced professionals • Hundreds of satisfied clients



Vavrinek, Trine, Day & Co., LLP
Certified Public Accountants
& Consultants

Qualified

Over a half century of
experience

Capable

Comprehensive services,
unmatched competence

Committed to Serve You

Personal attention that exceeds expectations

8270 Aspen Street • Rancho Cucamonga • 909-466-4410 • www.vtdcpa.com

VALUE THE DIFFERENCE

SBA Lenders Serving the Inland Empire

Ranked by loans funded (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans Funded-10/02-9/03 (\$ Amount)*	Number of SBA Loans Funded 10/02-9/03	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1. CDC Sm. Bus. Finance Corp. 10370 Hemet St. Riverside, CA 92506	119,838,000	204	Yes Yes No	No No Yes	2 5	Michael A. Owen Executive Vice President (800) 337-6003/(909) 352-5737 mowen@cdcloans.com
2. Southland Econ. Dev. Corp. 2143 Convention Center Dr. Ontario, CA 91764	59,686,000	106	No Yes No	No No No	1 2	James R. Davis President (714) 647-1143/667-100 jd@southlandecdc.com
3. US Bank 303 W. Katella Ave., Ste. 306 Orange, CA 92667	28,991,700	57	Yes Yes No	Yes Yes Yes	1 24	Robert Flores Senior V.P./Sales Manager (800) 300-2632/(818) 547-0545
4. Community National Bank 900 Canterbury Place, Ste. 300 Escondido, CA 92025	26,852,800	32	Yes Yes No	No No No	5	Gary Youmans Executive Vice President (760) 432-1120/432-1129 gyoumans@commb.com
5. Mission Oaks National Bank 41530 Enterprise Circle South Temecula, CA 92590	12,726,300	30	Yes Yes No	No Yes No	2 4	Hector Hernandez Senior Vice President (909) 719-1235/719-1201 hhernandez@missionoaksbank.com
6. 1st Centennial Bank 218 E. State St. Redlands, CA 92373	10,521,500	31	Yes Yes No	No No Yes	2 4	Tim Walbridge President/Ceo (909) 798-3611/335-2363
7. City National Bank 3484 Central Ave. Riverside, CA 92506	10,272,102	8	Yes Yes No	Yes Yes Yes	7 53	Tony Fahr Senior V.P./Gov. Lending Department (800) 722-5945/(213) 347-2395
8. Enterprise Funding Corp. 300 E. State Street, Ste. 230 Redlands, CA 92373	10,229,000	19	No Yes No	No No Yes	1 1	Jeff Seeranka President (909) 792-3803/792-3813 jeff@efundinginlandempire.com
9. Wells Fargo Bank 333 S. Grand, Ste. 820 Los Angeles, CA 90071	7,882,400	33	Yes Yes Yes	Yes Yes Yes	53 1,190	Doug Roesa SVP/SBA Lending (213) 253-3325/628-1867
10. Temecula Valley Bank 27710 Jefferson Ave., Ste. A100 Temecula, CA 92590	7,372,700	18	Yes Yes No	No No No	1 11	Stephen H. Wacknitz President/CEO (909) 694-9940/694-3602
11. Business Bank of Calif. 140 S. Arrowhead Ave. San Bernardino, CA 92408	6,406,300	20	Yes Yes Yes	Yes Yes Yes	8 9	Eugene Gonzalez, Jr. Vice President/SBA Manager (909) 888-2265/885-6173 businessbank.com
12. Eldorado Bank 7777 Center Ave. Huntington Beach, CA 92647	5,590,500	17	Yes Yes Yes	No Yes Yes	1 5	Catherine Jooyan Executive Vice President (714) 891-5730/965-4455
13. Valley Bank 24010 Sunnymead Blvd. Moreno Valley, CA 92509	5,139,600	11	Yes Yes No	No No No	4 5	Eugene H. Wood President/CEO (909) 242-1959/242-1903
14. Community Bank 100 E. Corson St. Pasadena, CA 91103	4,117,200	17	Yes Yes Yes	Yes Yes Yes	7 11	Deborah G. Gallagher F.V.P./Sales Manager (626) 568-2008/568-2083 gallagherd@partnershipbanking.com
15. Bank of the West 1420 Bristol St. N., #230 Newport Beach, CA 92660	3,341,200	5	Yes Yes No	No No No	1 15	Jim Ely Loan Representative (949) 478-8244/476-3120 jim@sbapro.com
16. Comerica Bank-California 611 Anton Blvd., 2nd Floor Costa Mesa, CA 92626	3,111,000	6	Yes Yes No	Yes No Yes	1 375	Nancy Russell Vice President (714) 424-3826/424-3894 nancy_russell@comerica.com
17. First International Bank 318 Fourth Ave. Chula Vista, CA 91910	2,946,000	7	Yes Yes No	Yes No Yes	0 2	Mark Mashouri Senior Vice President (619) 476-3250/476-3283 mashouri@home.com
18. Bank of America Community Development Bank 27489 Ynez Rd. Temecula, CA 92591	2,599,800	19	Yes Yes No	No No Yes	184 2,000+	John Osburn Vice President (909) 676-4114/676-9703
19. Desert Community Bank 12530 Hesperia Rd. Victorville, CA 92392	1,871,200	17	Yes Yes No	No Yes Yes	7 7	Ronald L. Wilson Chairman/CEO (760) 243-2140/243-6819

N/A = Not Applicable WND = Would Not Disclose na = not available. *Loans funded Riverside & San Bernardino Counties. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sandra Olvera Copyright 2003. This list appeared in the 2004 Book of Lists and updated as of 06/25/04 (from those that responded to requested updates).

The Book of Lists available on Disk, Call 909-989-4733 or Download Now from www.TopList.com

Worker's Compensation Reform: The Hard Work Is Just Beginning

continued from page 28

already anemic marketplace. Now is the time to encourage more insurers back to California. Lower rates will come as insurers compete to establish (or re-establish) their presence in the newly reformed, and finally stable and predictable, workers' compensation market.

The reforms just enacted are aimed at restraining and ultimately reducing the underlying cost drivers in California's workers' compensation system, such as litigation and permanent partial disability. Insurance rates are a symptom of those cost-drivers, and insurers will be watching enactment of the reforms as closely as anyone to ensure that this intent is realized. And you can bet that everyone will be watching the insurers to see any true cost savings generated by this reform law reflected in their rates.

The third key to ensuring the success of these reforms is thwarting those who would seek to undermine their effectiveness. The applicant attorneys are furious that California has finally enacted comprehensive reform.

Much of the political impetus for reform came from the widespread acknowledgment that workers' compensation costs have soared largely because the system is rife with lawyers directing medical treatment, shopping for the highest possible disability ratings (enabled by subjective standards, which the new reform law targets directly) and driving up cash awards for oftentimes minor permanent partial disabilities. Expect numerous attempts by these attorneys to undo reforms – mostly through lawsuits challenging the meaning of key provisions of the new law – in order to preserve their cash cow.

It's not quite *deja vu* all over again. The reforms signed by Governor Schwarzenegger attack the root causes of California's highest-in-the-nation costs in a manner unlike previous attempts to tweak the system.

The new law was crafted with the two most important objectives of reform foremost in mind: Lower the financial burden for employers and ensure that truly injured workers receive prompt and appropriate medical treatment as well as adequate benefits.

History would suggest, however, that these reforms – like prior efforts – will be attacked by groups that don't like them. If reform is to be truly comprehensive in result as well as on paper, we must look at this as the be-

ginning, not the end, of fixing our workers' compensation system. A watchful eye and bold action in the months and years ahead will prove just as important as the hard work of negotiation that produced this legisla-

tion. Assemblyman Dave Cox represents the 5th Assembly District, which includes Antelope, Carmichael, Citrus Heights, Elverta, Fair Oaks, Folsom, North Highlands, Orangevale, Rio Linda, and a portion of Sacramento.



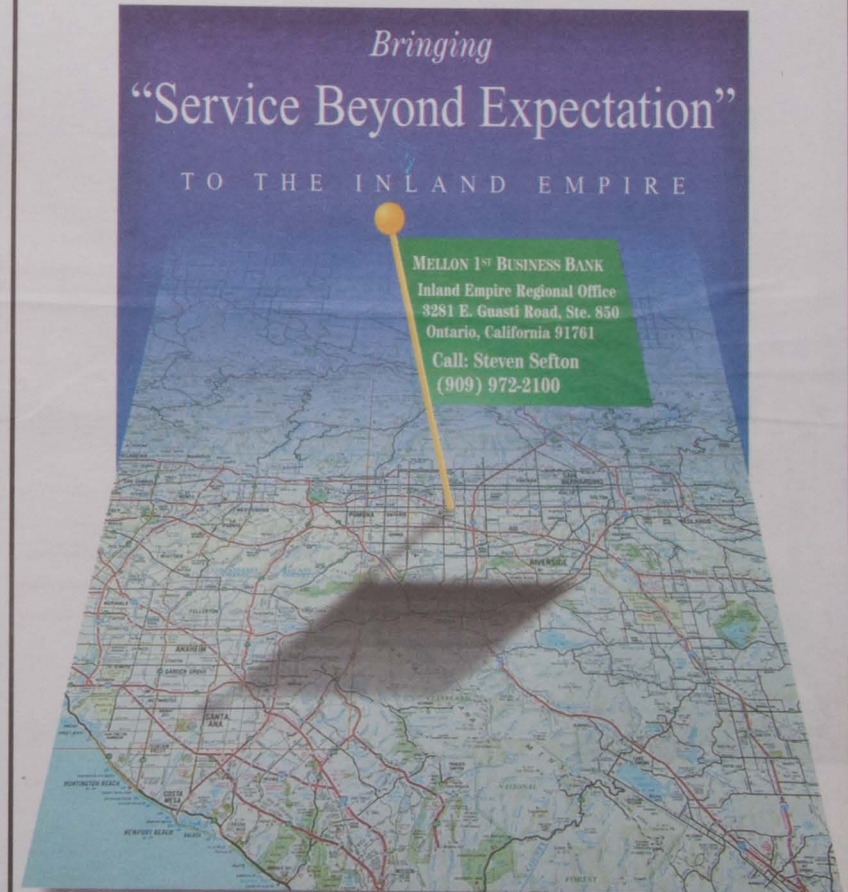
Mellon

Mellon 1st Business Bank

Bringing
"Service Beyond Expectation"

TO THE INLAND EMPIRE

MELLON 1ST BUSINESS BANK
Inland Empire Regional Office
3281 E. Guasti Road, Ste. 850
Ontario, California 91761
Call: Steven Sefton
(909) 972-2100



An SBA 504 Lender

HEADQUARTERS (213) 489-1000 • CENTURY CITY (310) 788-9500 • INLAND EMPIRE (909) 972-2100
ORANGE COUNTY (949) 474-1133 • SAN FERNANDO VALLEY (818) 783-1211 • SOUTH BAY (310) 538-4433

Visit us online at www.mfb.com

Member FDIC



Affordable. Hospitable. Referable.

Confirm or refer a meeting and become an Ambassador.

The **ONTARIO CONVENTION CENTER** is the ideal choice for **MEETINGS, BANQUETS** and **CONVENTIONS**. Our beautiful, technologically advanced facility offers all the space, services, and amenities you want at a **PRICE YOU CAN AFFORD**. And with over 100 daily non-stop flights from major U.S. cities to the new, **TRAVELER-FRIENDLY** Ontario International Airport, it's even easier and more affordable to get here. Just give us a call and our knowledgeable staff will answer any questions you may have. For more information or an online RFP, visit **WWW.ONTARIOCC.COM** or call us at 1-888-262-7121.

Mention our **AMBASSADOR REFERRAL PROGRAM** when you confirm or refer an event such as a convention, reunion, meeting, seminar or conference. When the referred event is confirmed with a signed contract for the Ontario hotel community* and/or the Ontario Convention Center, you are eligible to receive a gift certificate **UP TO \$1,000** in value.



The Affordable Advantage.

Specialized catering by CenterPlate featuring an incomparable team of chefs and servers

Onsite video conferencing available seven days a week

225,000 sq. ft. of flexible exhibit, meeting and banquet space

Knowledgeable, friendly staff expertly trained in event planning

Special incentives for local residents who confirm or refer an event for the Ontario hotel community* and/or the Ontario Convention Center

*The referral must be submitted to the Ontario Convention and Visitors Bureau to be eligible.

